INDEPENDENT INFORMATION FOR SMART CONSUMERS

# choice

AUGUST 2008 • CHOICE.COM.AU

**Baby carriers**
Find out what's best for your baby and you in our test of slings and pouches.

**Toasters**
Our test of two-slice toasters tells you which ones brown evenly — and repeatedly.

## On test

- Camcorders
- Saucepans
- Men's shavers
- Toasters
- Cordless phones
- Car tyres
- Baby carriers

# Keeping your memory fit

## Do pills work as well as a healthy lifestyle?

Hospital insurance Best Buys

Why plasticisers are in our food

How to avoid 'mortgage stress'

Solar hot water: is it right for your house?

181 PRODUCTS RATED!

Better feta! Our experts tasted 34 plain and marinated feta cheeses so you can buy the best

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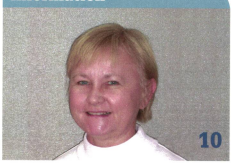


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**SUBSCRIBERS' HELPLINE CALL** 02 9577 3399 **EMAIL** ausconsumer@choice.com.au

**How CHOICE helps you.** CHOICE gives you the power to choose the very best goods and services, and avoid the worst. Because we pay full price for the products we test, we can remain 100% independent. We don't take advertising and we don't accept freebies from industry — our only aim is to give consumers the best possible information about buying products and services. Our income is only from subscriptions to our magazines and choice.com.au, and from other services we supply for the benefit of consumers. We're not a government body and we don't receive government funding.

We have laboratories in Marrickville, Sydney, that test everything from juicers to plasma TVs, coffee grinders to MP3 players and air conditioners. We test hundreds of products every year. There's no hidden agenda to our testing — we simply road-test products so that consumers like you don't get ripped off. CHOICE ratings are based on lab tests, expert assessments and consumer surveys.

CHOICE also has staff who research a wide range of consumer services — everything from the financial industry to the organic food business, supermarket practices to drug companies and pharmacies. They reveal the truth behind the facts and figures, and investigate the quality and the claims.

CHOICE has also always campaigned about consumer goods and services that affect your life. We lobby government and regulators on behalf of all consumers in Australia. CHOICE was established in 1959 and is a not-for-profit, non-party-political organisation.

### CHOICE Best Buy

BEST BUY

CHOICE calls a product a Best Buy if it delivers high quality at a comparatively low price. Not every test report has Best Buys.

### CHOICE Shopper

CHOICE SHOPPER BEST VALUE

Call 1300 360 655. All you need is the model name and number you want to buy, the price you want to beat, and your CHOICE subscriber number. CHOICE Shopper is available to personal subscribers only.

### Subscribe to CHOICE

**Personal subscription** 1 year $78, 2 years $145.
**Company/institution** 1 year $125, 2 years $239.
For subscription and renewal enquiries only, call 1800 069 552

# On test

**42** + **Camcorders** Are high-definition and standard-definition camcorders comparable? We test them to find out.

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## CHOICEextra.com.au

This is a free website for CHOICE magazine subscribers. It's an index of articles going back to Jan/Feb 2002, with links to PDFs so that you can read many of them immediately. You log in with your subscriber number, which is above your name on the mailing label that comes with the magazine.

# Comment

## Bigger banks aren't better banks

When the big end of town decides to get bigger, consumers naturally feel uneasy. Whether shopping for groceries or a home loan, we know that larger companies don't necessarily deliver better deals for their customers — particularly in a market already dominated by a few powerful players.

The treasurer is currently considering whether to allow or block the proposed merger between Westpac and St George, the third- and fifth-largest banks in Australia. Previous bank mergers resulted in branch closures, less service for customers and higher fees. CHOICE believes this merger is likely to leave consumers worse off again. When it does, it's an egg that can't be unscrambled.

Consumers need more competition in banking, not less. The proposed merger of the number three and number five banks will substantially increase the already large market share of the Big Four, eroding competition across the sector. All consumers will be affected, because all banks will have less incentive to deliver better deals to their customers.

The credit crunch has already given the Big Four an advantage over non-bank mortgage lenders as these smaller institutions no longer have access to cheap credit. The last thing home buyers need is a merger on this scale.

Household and small business consumers are 'price takers' in the banking market — we can't exactly walk into banks and negotiate our own contract terms and conditions, even where fees are clearly unfair. CHOICE's campaign against unfair bank penalty fees has delivered some wins for consumers, but many unfair fees remain, there's no industry-wide response and unlike other banking problems, there's nowhere to complain.

CHOICE has put our views to the ACCC and Treasurer Wayne Swan, vigorously opposing the merger. If you'd like to add your voice to the call to stop big banks getting bigger, check out our website www.choice.com.au/bigbankmerger. ■

**Anny Friis**
Editorial Director

## WIN! CHOICE BEST BUY SAUCEPAN

When you've read the article on saucepans, page 46, just answer this simple question and you'll be in the running to win our Best Buy Saucepan:

- What size saucepans did we test: 13 cm? 20 cm? 40 cm?

To enter, go to www.choice.com.au/competition, or send your answer to 'Best Buy August 08', CHOICE, 57 Carrington Road, Marrickville 2204. Include your name, address daytime phone number. You must be a subscriber to enter. The competition closes on 31 August 2008.

Check www.choice.com.au/competition for full conditions of entry.

+ INTERNET

## In-flight internet takes off

Qantas has announced plans to allow passengers to use mobile phones and notebook computers to access the internet, as well as use mobiles to send SMS text messages during selected domestic flights by the end of the year.

Emirates has already introduced the technology, but with the additional benefit that passengers can make personal phone calls from their mobiles during flight.

Qantas will use technology developed by Aeromobile, which was trialled on selected Qantas aircraft last year. The system allows the use of mobile phones and computers without interference to aircraft navigation systems.

The technology allows passengers to safely make phone calls in-flight, however Qantas has decided to disable this function for the time being. Qantas told CHOICE that its travellers will be able to access the internet with a GSM mobile phone using a global roaming account, or a GPRS-enabled device such as a Blackberry phone or a compatible notebook computer with broadband connectivity.

"This next-generation technology will allow [passengers] to use their in-flight time more effectively," Qantas General Manager John Borghetti said. Qantas will provide access to the service for no extra cost, however individual connection fees will depend on the user's internet service provider. ■

+ POWER CONSUMPTION

## Big promises from not so smart meters

**The plan to install smart electricity meters in homes across Australia has some critical faults.**

**Ironically, the smart meter proposal could lead to worse greenhouse gas emissions.**

Federal and state energy ministers decided that smart meters are to be rolled out in Victoria and NSW, with more than five million expected to be in homes before 2017. Queensland and some other states and territories will undertake pilots.

Advocates of the plan claim smart meters will provide better information for consumers, enabling them to reduce their bills and greenhouse gas emissions. But as it stands, the expensive plan is not certain to deliver much benefit to consumers or the environment. It's also expected to increase the cost of metering — costs which will be passed on to consumers.

Smart meters monitor your electricity use and automatically send the information to your electricity provider. These companies like smart meters, because automation saves sending a person out to read your meter. It's also attractive to the electricity provider because the price can be varied during the day, as demand and supply vary.

Charging peak users more and off-peak users less for their energy use is a sensible concept. It has the potential to encourage consumers to be energy savvy and avoid lengthy periods of inefficient heating and air conditioning. However, vulnerable consumer groups, such as pensioners, will need assistance to learn to be energy savvy and will need to be protected from perverse billing impacts. Crucially, all consumers need to know when peak prices are being charged.

Some types of smart meters, such as those used in a trial run by Energy Australia, have a display that shows how much electricity is being used and at what price. Businesses that are heavy users of electricity already use these types of meters. But the plan for households rules out smart meters with in-home displays, so consumers won't have easy access to information about their electricity use.

The plan could lead to worse greenhouse gas emissions, because it might shift consumption away from peak times, when electricity providers switch on cleaner — but more expensive — power stations that use gas.

There's also a privacy issue. The energy company will have information showing patterns of when you're probably home and when you aren't. That's the sort of data you wouldn't want falling into the wrong hands. ■

**new**

**CHOICE PRICES**

Due to increasing costs, from 1 August 2008 the price of a subscription will increase to:

- **Personal subscription**
  Quarterly $20.50
  One year $82
  Two years $153
- **Voting members**
  One year $152.50
- **Institution/company**
  One year $132
  Two years $253
- **Already a CHOICE subscriber** Upgrade to CHOICE Online as well for an additional $15.50/quarter.
- **CHOICE and CHOICE Online** $36/quarter.

+ FOOD ALLERGIES

# Allergy hypochondriacs

**When it comes to food allergies, our nation takes the cake.**

IMAGE: ISTOCKPHOTO

Coughing and wheezing after a glass of milk? Must be allergic to dairy. Bloated after a slice of bread? Gluten intolerant to boot. It seems everyone you talk to has an allergy to at least one food, so it's not surprising to learn that Australia tops the world in the most number of residents who think they've got a food allergy. The findings were presented at the Australasian College of Dermatologist's Annual Scientific Meeting.

Experts believe the reality is far fewer than the one in 10 Australians who claim to suffer from a food allergy. Only 1% to 2% of adults have a true allergy to food, and while it is definitely more prevalent in children, most outgrow their allergies by the time they reach adulthood. About 97% of children who are allergic to dairy grow out of it by the time they're adults, and two thirds will grow out of an egg allergy. In contrast, only 20% will grow out of an allergy to peanuts.

While there are many theories as to why adults believe they have a food allergy, one is that it gives them a sense of control over the symptoms if a food can be blamed. Experts in the dermatological field believe that many of the rashes they see aren't caused by food allergies but a range of conditions such as eczema and psoriasis. ■

**There's doubt over investor protection and borrowers can get similar rates from banks.**

+ MONEY

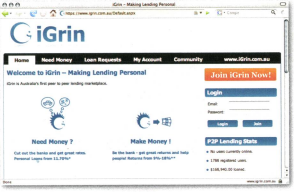
# Online P2P lending

**Would you lend money to someone you've never met?**

Person-to person ('P2P') lending is available through www.igrin.com.au. The concept is like an eBay for unsecured personal loans, allowing borrowers and lenders to come together and agree on interest rates. They pay administration fees to iGrin and use its contract terms. Legally, iGrin is the lender; it says it complies with the Uniform Consumer Credit Code (which covers fee and interest rate disclosures).

iGrin promotes the loans as a way to consolidate credit card debts and pay lower interest. Rates range from 10% to 30%, with most loans between 12% and 24%. For a lender or investor, these investment returns may seem attractive, but the risks can be high. iGrin provides investors with a credit rating, determined by Veda Advantage (formerly Baycorp), which gives each borrower's 'probability of default', ranging from 0.2% to 12%. It's too early to say whether these credit ratings are accurate and how many investments could turn sour — very few loans have been arranged so far.

There's doubt over investor protection. Unlike most companies offering investments to consumers,




iGrin doesn't have a financial services licence from the Australian Securities and Investments Commission; iGrin says a licence isn't required. And the company isn't part of an independent dispute scheme, such as the Financial Industry Complaints Scheme (FICS) or the Credit Ombudsman Scheme. iGrin says it's in the process of applying to FICS.

Our verdict? Borrowers can get similar interest rates from banks and credit card companies, but with more protection. And for investors, P2P loans seem risky. Banks pay up to 8% interest, with very low risk, so is 2% more from a borrower whose name you don't know really worth it? And if the rate being promised is higher (up to 30%), the risk of default and losing money is much greater. ■

+ HEALTH

# e-health by Google

**Google Health has gone live in the US, allowing users in Australia and elsewhere to store and manage their medical records online.**

Google Health
Welcome to Google Health
Sign in to Google Health with your Google Account
Email:
Password:
Sign in
Not using Gmail or other Google services?
Create a new account now!
Google Health privacy policy
Google respects the privacy of your health information. Learn more

Google Health is free and enables you to keep all your health information in one central place, allowing you to access it anywhere at any time. It has some obvious benefits, from being able to keep your doctors up to date without filling in the same paperwork every time you see someone new, to avoiding losing your medical records because of a move. And if you're planning an exotic vacation you can check the vaccinations you already have or might need.

**If done properly, electronic health records would provide clear benefits.**

Primarily, it acts as an online archive of your health records, storing information such as the medication you use, allergies, and past medical procedures and test results. But while it's not a first — global software giant Microsoft began offering a similar service, HealthVault, in October — it has some unique and nifty features, including a 'Find a doctor' service and a 'virtual pillbox' that will automatically send alerts to your mobile, reminding you when it's time to take medicines.

Not everyone is convinced that e-health is the way forward. Privacy is a major cause for concern, with fears that medical information could be tampered with or spied on by insurance companies or employers out to reduce liabilities by shunning those with health issues.

Google, however, assures users their privacy is protected. It built a secure computer platform separate from its search system to host the medical records.

Michael Johnston, CHOICE health policy officer, said: "If done properly, electronic health records provide clear benefits — not least for patients with chronic disorders, in having centrally kept records that they can keep control of, and avoid having to repeat complex medical histories to different health professionals."

But not only is it essential that consumer privacy is protected, it's important that any system be fully integrated. "If an e-health system was introduced in Australia, CHOICE would like it to be applied nationally, be government-led, and be compatible with other proposed systems such as electronic prescribing," he said.

The government-funded National E-Health Transition Authority, established in 2004, is working to develop an e-health system for Australia, but there's no date for when such a system is likely to be introduced. ■

+ INSURANCE

# Licence to speed

**Now there's insurance against losing your driver's licence.**

Loss of licence insurance provides you with a benefit of $500 or $1000 per month for up to three months if you lose your driver's licence because of cumulative speeding offences. You could use the money to hire a driver or take taxis. A $100 excess applies.

Under the insurance conditions, you're not eligible for cover if your current demerit points include an offence for which you received four or more demerit points. If you commit such an offence while holding the insurance your cover is automatically cancelled. You're also not covered against other driving offences, such as drink-driving.

Premiums range between $10 and $30 per month, and depend on the amount of cover you want and how many demerit points you have on your licence. For example, if you have eight or more points against your licence and opt for $1000 monthly cover for the three-month period, you'll pay $30 per month.

Speeding is one of the biggest killers on Australia's roads; like drink driving it increases the risk of being involved in a crash. Driving just five km/h over the 60 km/h limit can double your accident risk on urban roads, as shown in the table.

**ACCIDENT RISK**

| Speed (km/h) | Relative risk compared with driving at 60 km/h |
|---|---|
| 65 | Double |
| 70 | Four times |
| 75 | 11 times |
| 80 | 32 times |

One reason is that at a faster speed it takes a much greater distance to stop. For example, in dry conditions a car travelling at 60 km/h will need about 38 metres to stop, while a car travelling at 80 km/h will need an extra 20 metres.

For further information on the insurance contact National Underwriting Agencies on 07 3309 9050, www.lolassist.com.au ■

+ HEALTH

# Diabetes before motherhood doubles

**While the rate of gestational diabetes has remained static, the increasing incidence of pre-existing diabetes in pregnant women is alarming.**

The number of pregnant women with pre-existing diabetes has more than doubled in six years, in part due to the fact that our society has become more overweight, according to new research published in the journal *Diabetes Care*.

Researchers in the US looked at 175,249 women who gave birth in Southern California between 1999 and 2005 and found that there were twice as many births to women with diabetes in 2005 as there were in 1999. Other significant findings were that in the same period diabetes increased fivefold among 13- to 19-year-olds giving birth; diabetes increased by 40% among women 40 and older giving birth, and African-American and Hispanic women were more likely to have diabetes before pregnancy than white women.

The good news is that rates of gestational diabetes, which can develop during pregnancy but usually disappears after the baby's birth, remained the same over this period — occurring in about 8% of pregnancies. The health risks of having diabetes before becoming pregnant are greater to mother and baby than gestational diabetes. Women with pre-existing diabetes are more likely to have miscarriages, stillbirths and babies with birth defects, because they may have elevated blood sugar during the critical first trimester of pregnancy when the baby's organs are developing.

The research authors gave the following advice for women who have either type 1 or type 2 diabetes and are thinking about becoming pregnant: work with your healthcare professionals to get your blood sugar under control. If you're pre-diabetic or have type 2 diabetes and are overweight you should work on reducing your weight before becoming pregnant. Limiting obesity is the best way to reduce the rising incidence of type 2 diabetes in young women.

For more information, call 1300 136 588 or go to diabetesaustralia.com.au. ■

Diabetes AUSTRALIA

+ CREDIT CARDS

# Credit card PIN is here

Australian debit and credit card users now have the option of entering a PIN (Personal Identification Number) at point of sale purchases, instead of signing their name. The "Pen or PIN" initiative, which was introduced on June 4 and involves every major bank, financial institution and card scheme in Australia, allows consumers the option to choose between entering a PIN, or signing on most American Express, Diners Club, Master Card and Visa cards (some exclusions apply).

While the initiative doesn't necessarily improve your credit card's safety, Pen or PIN Project Manager Simon Greig says it will speed up transaction time and give consumers more choice. "They don't have to opt in or opt out of either. So on one transaction they can use their PIN, on another their signature."

Unlike some other countries where PIN authorisation is already accepted, it won't be mandatory and consumers can continue to sign for transactions if they wish.

To find out more, contact your financial institution or visit www.penorpin.com.au ■

# In brief

### Skipping pap tests

Fewer women under the age of 40 are having regular pap tests, according to the Australian Institute of Health and Welfare. In the decade to 2006, there was a decline in participation for women under 40, the worst being a 12% drop for women aged 25-29 years. The institute's medical adviser says it is important for younger women to have regular pap tests despite advances in the new cervical cancer vaccine.

### Compost danger

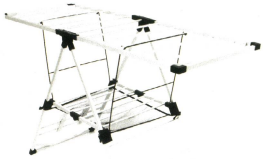
A man died from kidney failure after inhaling fungal spores in his garden compost, according to a study in the June 2008 *Lancet*. He developed a rare reaction to *Aspergillus fumigatus*, which is commonly found in decayed plant matter. While relatively harmless in small numbers, the spores are dangerous when a large amount is inhaled. People who often come into contact with large amounts of organic waste should wear a face mask.

### Red hot nano science

A professor from the University of Oxford has developed an objective way of measuring chilli heat using carbon nanotubes. The chilli's heat-producing molecules, capsaicin, are put through an electrochemical reaction and the heat level is measured by an electric current change as the molecules oxidise. The technology could soon be adopted by commercial kitchens.

+ HEATED CLOTHES RACK

# Rainy day options



## KAMBROOK KDR 100

**Price** $199
**Weight** 4.8 kg
**Contact** www.kambrook.com.au

**The heated clothes rack dried our wet load almost 8 hours quicker than on an unheated rack.**

The KAMBROOK KDR 100 is an update on the humble clothes rack — it has heated rails to help speed up the drying process.

We tested the KDR 100 in a controlled environment of 20°C and humidity of 60% — the conditions you would most likely get at home on a rainy day.

Our 3 kg wash load included towels, pillow cases and tablecloths, as well as underwear, T-shirts, football socks and a delicate jumper. The clothes were a consistent dampness and weight when tested on the rack when it was both heated and unheated.

The results? It took 10 hours to dry the clothes when heated and 17.5 hours when used as an unheated clothes rack compared with an hour for an electric clothes dryer. It costs about 44 cents to run the KDR 100 for our test load compared with about 29 cents if you used a dryer.

An unheated clothes rack obviously costs nothing to run but you may find that clothes left to dry overnight are still damp when you need them in the morning.

Two small metal plates attached to the lower rung can hold wet shoes and a useful hammock can accommodate delicate items, although its attached by ties which are fiddly to do up.

When it's being used, the clothes rack takes up about 150 cm x 56 cm of floor space and is easy to fold up and store, ready to be brought out when needed.

There are no exposed elements and the temperature of the unit does not go above 60° Celsius.

### CHOICE VERDICT

If you don't have a clothes dryer or are concerned that your delicate clothes might shrink in a dryer, the Kambrook KDR 100 is a good solution when Mother Nature won't let you use the outdoor clothes line. ■

+ Wii FIT

# Get a Wii bit fitter

**Nintendo ends the excuses for couch potatoes.**

## Wii Fit

**Price** $150 • **Contact** www.nintendo.com/wiifit

The more fun an activity is, the less discipline you need to do it regularly. That's the thinking behind the latest craze in exercise, the Wii Fit. Built to work with Nintendo's popular Wii games console, Wii Fit is a combination of software and a pressure-sensitive balance board. Together they form an interactive fitness package with more than 40 activities to help users get into shape and improve balance, posture and co-ordination.

The balance board is far more than just a scale, it measures minute variations in pressure to interpret your body movements and determine how well each activity is being performed. It can support users weighing up to 150 kg. The Wii Fit system takes each new user through an assessment to measure reflexes, posture, weight and reaction times to create an individual profile. It then calculates a user's body mass index and assigns a 'Wii Fit age' to help chart progress.

Wii Fit's training exercises include muscle workouts, yoga, aerobics and balance exercises. If that sounds too boring, there's also a collection of games that use the balance board and/or the Wii's motion-sensitive controller and utilise your own 'Mii' character to represent you in the game. These include circling a virtual hula-hoop, soccer goalkeeping, virtual skiing, slalom jumping and tightrope walking.

The Wii's main menu includes a Wii Fit channel that lets up to eight players compare their fitness profiles. You can keep track of your Wii Fit sessions using the in-game calendar, while your Mii mirrors your progress — or lack of it — over time by becoming fatter or thinner.

The Wii Fit is a mixture of fitness and fun and, like most Wii activities, is even more fun with a group of people. It might not replace your personal trainer, but now there's no excuse not to exercise on a rainy day.

See the full story on the Wii Fit in the September issue of CHOICE *Computer*. To subscribe, go to choice.com.au/magazines, or call 1800 069 552 toll-free. ■

+ PET HAIR MITTS

# At mitt's end

**If you find yourself surrounded by pet hair, these cleaning mitts help, though our trialists ultimately thought they'd stick with their current hair removal methods.**

Pets have many benefits for their caretakers, including stress relief, companionship and a good source of fun — when we have time to indulge in play. For some of us, however, there's the hair-raising prospect of the stray strands of hair that our pets leave behind. We reviewed three products that claim to help clean up the mess.

We asked 11 trialists to use each of the mitts on three different types of fabric: carpet, furniture and clothing to see how they performed. They then rated the mitts on ease of use and how they compared with their normal method of removing pet hair.

We found that most people use a combination of methods, such as sticky tape, lint roller or hand brush, plus a vacuum cleaner. Some of these methods are effective (sticky tape) but only for one use. Many found the mitts, while still effective, were not as efficient as lint rollers for clothing.

Overall, our trialists preferred the least expensive EVERCARE mitt for its performance.

## 75% EVERCARE Pet Hair Pic-Up

**Price** $8.15
**Contact** www.petsonthepark.com.au (only available online)

**TRIALIST COMMENTS**

**GOOD POINTS**

- "Best of all I tried."
- "Was good to have instructions, also remove cat hair — slit in side makes it easy to grip."
- "Quite effective at picking up hair and fluff."

**BAD POINTS**

- "It did remove hair from carpet and clothes, however it also put hair back on clothes if I had not removed every pet hair from it prior to use."
- "Stiffness of glove means it doesn't stay on hand very well."

## 70% ENJO Lint Glove

**Price** $35
**Contact** www.enjo.com.au

**TRIALIST COMMENTS**

**GOOD POINTS**

- "Very good on carpet, good on furniture, OK on clothing."
- "Softer than others, so could mould to your hand, easy to separate thumb."

**BAD POINTS**

- "The mitt brushed hair off the fleece jacket but then brushed it straight onto the floor — it didn't retain the hair on the mitt."
- "Only problem is fabric is very thin and flexible so it's not always easy to apply the whole surface area — it bunches up."
- "Must be used against the weave or it doesn't work at all."

## 58% HA-RA Pet Care Glove DOP030

**Price Paid** $55
**Contact** www.hara.com.au

**TRIALIST COMMENTS**

**GOOD POINTS**

- "Picked up well in every direction"
- "Good for furniture."

**BAD POINTS**

- "Only one side works to pick up pet hair and it's very rough."
- "Difficult to clean, no thumb hole."
- "Gets hot on your hand, moved around on hand."
- "Effective enough, but too hard to use."

## CHOICE VERDICT

When asked if they would purchase one of the mitts, only a few of our trialists were willing to part with their hard-earned cash, reflecting the majority's desire to stick with their current method. However, given the most preferred mitt was also the least expensive, the EVERCARE may be worth a try. ■

# Coming

### 127 cm TVs

These big-screen TVs make a big impact, but they will also make a considerable hole in your finances. Our experts tested plasma and LCD TVs to make your big-ticket purchase a little easier. They also give solid advice on how to adjust your television for home viewing.

### Washing machines

You've told us that not all washing machines are equal when it comes to water efficiency and performance. So we did some extra testing and added it to our regular update on washing machines to help you get the best performance out of your water-efficient washing machine and your laundry detergent.

### Blu-ray players

If you're thinking of upgrading your home entertainment system, should you invest in a Blu-ray player now or should you wait? Our experts test the latest products and demystify the technology to give you the information you need when it comes to making an informed decision.

## Write or email — we want to hear from you.

**Your experiences help our research and often let other readers know about scams and rip-offs. Positive outcomes you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too. See opposite for how to contact us.**

### More than skin deep

■ Thank you for the informative article on skin cancer clinics in the February 2008 issue of CHOICE. I've had a spot above my lip for approximately five years and for the past three years I've had my local skin cancer clinic check it annually. Each year they gave me the all clear and said it was definitely not cancerous and there's nothing to worry about.

After reading your article I asked my GP for a referral to a dermatologist. The dermatologist wasn't happy with the spot and took a biopsy. The spot turned out to be a cancerous BCC (basal cell carcinoma) and I'm having it taken out by a plastic surgeon. If I'd continued trusting the skin cancer clinic the spot would have got bigger every year and become more problematic to remove.

**Charlotte — NSW**

### Power to change

■ I was very pleased to see the GreenPower article in the May edition of CHOICE, which arrived a few days after I received my latest Origin Energy bill. In April last year I tried to get Origin Energy to provide 100% wind power to my home, which I chose because they received a high rating from the Green Electricity Watch. When I switched to Origin, they didn't provide the product. Instead, they provided 20% GreenPower.

I made three complaints after I discovered the problem when I received my first bill in October. Twice I was told a mistake had occurred and it would be fixed; the third (written) complaint didn't even get a response. They've since sent me several letters stating that I've signed up for 100% GreenPower (even congratulating me) but they hadn't supplied that product for the entire nine months I was with them.

After reading your article I've arranged to switch to Jackgreen. They may not have as high a star rating as Origin, but hopefully they can deliver the products they advertise and I'll be able to make the reduction in greenhouse emissions that I've been trying to put in place for the past year.

**Sandra Gleeson**

**CHOICE says** *We contacted Origin Energy on Sandra's behalf. A spokesperson told us that Origin is concerned and apologises for letting one of its customers down. Origin says this incident may have been caused by a systems upgrade, and it's offered to contact Sandra to resolve the issue directly.*

*Origin says all its GreenPower products are available under its GreenEarth range, which includes the 100% government-accredited GreenEarth Wind sourced from new renewable wind generation. It says all these products are available to all Origin customers and encourages any customer who has questions regarding its Green Energy offers to contact them.*

### Money with no baggage

■ Thank goodness for the *Foreign currency gouge* article in CHOICE, May 2007. When we were in the US last month we were able to check the figures. Our (newly minted) Wizard Mastercard cost zero dollars, with no fees and the exchange rate as expected. Our existing ANZ Visa cost us about 2.5%, including currency conversion fees. Cash via our Commonwealth Bank account using Maestro cost about 6.5% with $15-plus fees on a $500 withdrawal, on top of a lowered exchange rate. Next trip, we'll be using minimal cash and putting as much as possible on the Wizard card. Thanks for the info, CHOICE!

**Michele Carton and Geoff Windon**

### Country of origin

■ In the May 2008 edition you tested fridges, gas heaters, slow cookers and small step ladders. Would you please provide details of where these products are made? It still puzzles me why you stopped publishing products' country of origin. Can you please explain?

**Rod Oaten**

**CHOICE says** *Over time this has become a very complex issue for us at CHOICE. We come across goods that have parts made in several different countries, which are shipped to another country for assembly, then imported into Australia. In some instances, products are shipped to Australia for assembly and then have a sticker applied stating "assembled / made in Australia", which isn't incorrect but may be misleading.*

*Because of this we've decided not to list the country of origin, to avoid any of our reports being misleading.*

### An end to greenwash

■ I'm writing to support your call for an end to greenwashing. As a consumer I want to be able to source legitimate 'green' products. I need labels I can rely on for supermarket-type items and a website to consult to judge the green credentials of less frequently purchased items. Well done in your efforts to enable consumers to spend our money on items that reflect our values and priorities.

**Janet Massey**

**Two baby product suppliers, Apple computer and Diana Ferrari shoes all get bouquets this month.**

# Thumbs up!

■ Suzanne Kuuse of WA would like to give a Thumbs up to Babies Galore. She bought a KinderKot eight months ago and used it only twice. On the second occasion her husband broke it while folding it up. Suzanne contacted Babies Galore, which promised to speak to the manufacturer about the problem. When it couldn't get in contact with the manufacturer, Babies Galore said it would replace the cot with a new one and send it the next day. Suzanne says they were great communicators and she'd recommend the store to other mums.

■ Donna Naismith from Victoria also has a Thumbs up in the baby product area. She would like to thank CNP Brands for repairing her Maclaren pram, which was damaged during transit on a flight. Being stuck without a pram with a small baby can be difficult but Donna only had to wait 10 minutes at head office before her freshly repaired pram was returned to her, free of charge.

■ Shane McRae's four-month-old Apple computer recently stopped working, so he took it to an Apple reseller for repairs. When he went to collect it he was told that due to a loose chip the reseller was unable to bill Apple for the repairs, and charged Shane the $75 instead. Shane paid, then wrote to Apple about this issue and says he was blown away by their "customer service and attention". Although Apple didn't refund his money, it offered a product of comparable value and Shane says they did it "willingly and cheerfully". Shane says he definitely gives Apple a Thumbs up.

■ June Dallas would like to thank customer service at Diana Ferrari, which organised a replacement pair of shoes for her. June discovered that her new shoes had a fault, but she'd bought them several months before first wearing them and no longer had the receipt. She approached the store where she bought the shoes but because she had no receipt the staff were unhelpful. June then approached Diana Ferrari directly and says she couldn't have had a better reception and solution to her problem.

*Address your letters to* ***Thumbs up!*** *at the address on page 59.*

## LETTER OF THE MONTH

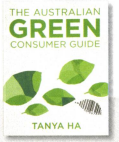
### IQ not so smart, after all

■ Despite suggestions these days to turn off electronic equipment at the plug (to save on power and reduce carbon emissions) you can't actually do that with the Foxtel IQ system. We were turning ours off at the power point every night and found it kept playing up on us when we switched it back on in the morning. When I rang Foxtel to complain, the first thing I was asked was whether I was turning it off at the wall. When I said yes, I was told to never turn it off. It certainly doesn't help us try to adopt green solutions around the home to minimise our carbon footprint.
**Suzanne Crouchley**

PHOTO COURTESY OF SUZANNE

**CHOICE says** *We contacted Foxtel, which says this is a complex issue. Foxtel says while it works with its set-top box suppliers to achieve energy efficiency, set-top boxes are different from other consumer electronic devices because they perform a range of functions even when they're not in direct use. Foxtel regularly sends software updates and products, such as movies and other content, to the set-top box. It recommends subscribers don't turn off their set-top box so it can continue to receive these services. Instead the company suggests subscribers can save some energy by switching their set-top box to standby. Foxtel also says it's continuing to work for better solutions to these problems in the future.*

**To thank you for taking the time to write to us**, CHOICE awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner receives *The Australian Green Consumer Guide* by Tanya Ha, or any other book of her choice from the list on choice.com.au/books. We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract.




**Email ausconsumer@choice.com.au or mail to:**
**Letters, CHOICE, 57 Carrington Road, Marrickville 2204**

# Pills for the thinking person

**Can a pill improve brain function and help prevent dementia? If you don't eat fish, supplements may help but it's not worth spending your money on other pills.**

## nutshell

- Studies indicate that the omega-3 fatty acids DHA and EPA may decrease the risk of cognitive impairment and dementia, while the evidence for other 'smart' pills is less convincing.
- Four of 20 fish oil supplements we tested had less than the suggested dietary target for omega-3 in the maximum daily dose, and another three didn't meet the target for men. Instead of taking supplements, you can meet this target by eating two (oily) fish meals per week.

As you get older, particularly past 50, it can become harder to concentrate and it's not unusual to feel that your mind isn't as sharp as it once was. The prospect of getting more and more forgetful and eventually losing your marbles can cause significant worry. Wouldn't it be great if you could just take a pill to jumpstart the brain, improve memory, and avoid heading down the slippery slope towards dementia?

In fact, there *are* pills on the market that claim these benefits, and more (see *Name and claim*, page 15). They can set you back anything from $10 to $70 a bottle. But do they work? CHOICE reviewed the evidence for omega-3, ginkgo and brahmi, the key active ingredients, and concluded that if you're not eating at least two fish meals a week (preferably oily fish) you might benefit from taking omega-3 supplements. But forget about investing in 'brain-boosting' ginkgo and brahmi supplements — the smart option would be to save your money.

There are other things you can do to help keep your brain fit and your memory sharp as you get older (see *Keep your brain healthy*, right). A number of websites offer exercises that target different mental processes. If you're up for a challenge, try the brain games at www.lumosity.com or test your memory at www.cdr.org.uk — click on 'demonstrate tasks'.

**$975,600** This is how much money we spend annually on ginkgo biloba supplements in Australia — and there's no convincing evidence to support their use.

**12%** of people over the age of 70 have mild cognitive impairment (MCI). These people are three to four times more likely to develop Alzheimer's disease than those who don't have MCI.

## Did you know?

### MILD COGNITIVE IMPAIRMENT: A NEW TERM DEFINING MEMORY LOSS

We all forget things from time to time. Who hasn't walked into the kitchen and forgotten what they went in there for, or mislaid the car keys? Everyone is different and the effect on memory of getting older is different for each person. But memory loss that disrupts everyday life isn't a normal part of aging — it's a symptom of dementia (the most common cause of which is Alzheimer's disease), a gradual and progressive decline in memory, thinking and reasoning skills.

It's perfectly normal to get distracted at times, and forget to serve part of a meal, for example. But a person with dementia may have trouble with all the steps involved in preparing a meal. And temporarily losing a wallet is one thing. But putting it in an unusual place like the freezer could be a warning sign of dementia.

Losing items and having trouble remembering people's names could indicate that you have what's recently been termed mild cognitive impairment (MCI). This is defined as a level of memory loss greater than that usually experienced with aging, but without other signs of dementia. People with MCI can usually accomplish all their daily tasks, but often compensate for their memory problems by relying on memory prompts such as reminder notes or calendars.

The presence of symptoms such as these doesn't necessarily mean you have, or will develop, dementia, but it's better to see your doctor to discuss them sooner rather than later. Early and accurate diagnosis of Alzheimer's disease or other types of dementia can ensure you get the right treatment, care and support.

For a checklist of the early signs of dementia go to www.alzheimers.org.au, or call the National Dementia Helpline on 1800 100 500 to discuss memory concerns.

# Keep your brain healthy

**1** **Eat well** Eat a balanced, healthy diet. Numerous studies suggest that fruit, vegetables and fatty fish might help preserve mental agility by protecting blood vessels and promoting regeneration of nerve cells. Avoid harmful substances — excessive drinking and drug abuse damage brain cells.

**2** **Stay socially connected** Sports, cultural activities, emotional support and close personal relationships appear to have a protective effect against dementia.

**3** **Exercise regularly** Physical exercise is essential for maintaining good oxygen-rich blood flow to the brain.

**4** **Sleep and relax** Make sure you get regular and adequate sleep, and try to curb stress — it triggers the release of hormones that can impair memory and even damage brain cells.

**5** **Challenge yourself** Do crosswords or Sudoku, play a musical instrument or learn a new language. Keeping mentally active strengthens brain connections, and you can train your brain to improve reasoning, memory and speed of processing.

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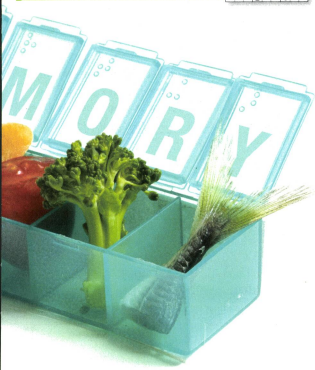



## The top three so-called memory enhancers

### Omega-3

A growing body of evidence from large, well-conducted epidemiological (population) studies suggests that eating omega-3s — specifically the long-chain fatty acids docosahexaenoic acid (DHA) and eicosapentaenoic acid (EPA), but DHA in particular — decreases the risk of cognitive impairment and dementia. Cognitive impairment ranges from mild to severe, at which point it may be diagnosed as dementia. With mild cognitive impairment, a person has problems with memory, language or another mental function severe enough to be noticeable to other people, but not serious enough to interfere with daily life.

Epidemiological studies can show statistical relationships between elements of diet and illness or mortality — salt intake and high blood pressure, for example — and the evidence is often used to advocate public health interventions such as dietary changes. But, unlike clinical trials, they don't conclusively show cause and effect.

**Cochrane Collaboration** The UK-based Cochrane Collaboration conducted a systematic review of research, looking for randomised, controlled clinical trials of omega-3 supplementation in healthy older adults that might support the evidence from epidemiological studies. It found two trials that met its selection criteria, but they were still being conducted. They've since been completed, but results won't be published until late this year. Without good-quality clinical trial data the Cochrane Collaboration concluded that omega-3 supplements can't be recommended for the explicit purpose of preventing cognitive impairment or dementia, although studies do suggest a protective effect.

It is, however, widely accepted that DHA and EPA can reduce the risk of heart disease and that increasing your omega-3 intake provides a wide range of other health benefits. Given the encouraging results from epidemiological studies that omega-3 may also protect against dementia, it's worth making sure that you're getting enough.

**National Health and Medical Research Council** To lower your risk of chronic disease, the NHMRC suggests a dietary target of 430 mg of omega-3 fatty acids a day for women and 610 mg a day for men. You need to eat at least two fish meals (preferably oily fish) per week to get this much, and *Omega-3 in fish*, page 14, shows which sources are best. But a recent seafood consumption survey found that more than three quarters of us eat less than this amount. If you're in this category, fish oil supplements could be an option.

We tested supplements containing fish oil and found that four products give you less than the suggested dietary target for omega-3, even if you take the maximum recommended daily dose. Another three provided the suggested dietary target for women, but not for men if taken at the maximum recommended daily dose. It can cost you anything from 10 cents to more than $2 per day to get enough. The table on page 15 shows which products offer the best value for money.

The majority of products, however, contained more DHA and/or EPA than claimed on the label. The Therapeutic Goods Administration (TGA) requires that the content of the active ingredient in each capsule is not less than 92.5% and not more than 107.5% of the stated content. But a proposed change to the standard for fish oil capsules will simply require them to contain a minimum of 90% of the label claim for each — EPA and DHA with no maximum limit. >

< Two products had peroxide values higher than the TGA specifications for fish oil, indicating oxidisation (spoilage) — despite having a minimum of 12 months before their expiry date. The freshness of the oil is important because rancid fish oils have an extremely unpleasant smell and also may not be as effective. In addition, NATURE'S OWN Odourless Omega-3 Ultra contained significantly less EPA than claimed on the label, and one sample of NEUROSPARK that we analysed contained significantly less DHA. This sample was heavily oxidised but a second sample (from further down the bottle) was less oxidised (but still well beyond the TGA limit) and contained the amount of DHA claimed on the label. NEUROSPARK also gave us test results that confirmed DHA as labelled, and a lower peroxide value.

## Ginkgo

*Ginkgo biloba* is one of the world's oldest living tree species. It's been used medicinally for many centuries, and herbal ginkgo supplements are particularly popular in Europe and the US.

**'Smart' drug** Ginkgo is promoted as a 'smart' drug to enhance the brain power of healthy people. A systematic review published in 2007 looked at 15 randomised controlled clinical trials of ginkgo for cognitive function, carried out in healthy people aged under 60. The majority of studies used subjective ratings (self-reported improvement in memory, for example) to measure effect. Of these, only one of five single-dose studies and one of six longer-term studies reported any significant positive results, and the review concluded there was no convincing evidence for a strong positive effect of ginkgo on any aspect of cognitive function in healthy young people. Findings from studies in older people with no cognitive impairment have been mixed.

A large study involving more than 3000 participants is currently under way in the US. The Ginkgo Evaluation of Memory (GEM) study will evaluate whether long-term ginkgo use (120 mg, twice a day) will help prevent dementia in healthy elderly people, or those with mild cognitive impairment.

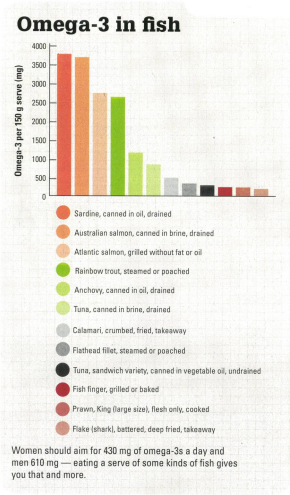
**Dementia treatment** As a treatment for people with existing dementia or cognitive impairment, the evidence for ginkgo is mixed. A 2007 Cochrane review of the scientific literature included 35 studies, the majority being 12 weeks long. The daily dose was usually less than 200 mg/day, and all studies except one used a standardised ginkgo preparation known as EGb 761. Many of the trials received funding from the company that manufactures this preparation.

In summary, data from some trials at 12 weeks showed ginkgo to have a positive effect on cognition, but the effect was variable and shorter trials showed no benefit. The review concluded that the evidence for ginkgo being beneficial for people with cognitive impairment and dementia is inconsistent and unconvincing.

Commission E (a German government regulatory agency) approves the use of standardised ginkgo extract to treat dementia, but Alzheimer's Australia thinks further research is needed before a definitive statement can be made about its effectiveness as a dementia treatment.

Going on the current evidence, there's little to recommend the use of ginkgo for preventing dementia or improving memory or cognition if you're healthy.

IMAGE: ISTOCKPHOTO




Women should aim for 430 mg of omega-3s a day and men 610 mg — eating a serve of some kinds of fish gives you that and more.

## Brahmi

The herb brahmi (*Bacopa monniera*) has long been used in Ayurvedic medicine as a nerve tonic. Studies on rodents have shown encouraging results for the use of brahmi for improving learning and memory, but results from good-quality clinical studies are mixed. One trial using a dose of 300 mg of brahmi over 12 weeks in 46 healthy volunteers found that it improved the speed of visual information processing, learning rate and memory consolidation.

In another three-month trial, involving 76 adults, improvements were observed in a test for new information retention, but no changes in the rate of learning.

A trial involving 38 healthy people found no changes in cognitive function, but testing was done just two hours after a single 300 mg dose of brahmi.

A further study using BLACKMORES Ginkgo Brahmi (containing 300 mg brahmi and 120 mg ginkgo) in 85 healthy people failed to show any significant differences in memory, attention, comprehension or learning after four weeks.

The current evidence for brahmi isn't convincing enough to warrant paying for supplements. ■

## OMEGA-3 SUPPLEMENTS

| Brand / product (in order of cost per dose within categories) | Bottle size (number of capsules) | Maximum recommended daily dose (number of capsules) | Maximum recommended daily dose as % of suggested dietary target for men (610 mg/day) | Maximum recommended daily dose as % of suggested dietary target for women (430 mg/day) | Cost / maximum dose ($) |
|---|---|---|---|---|---|
| **MAX. RECOMMENDED DAILY DOSE PROVIDES THE SUGGESTED DIETARY TARGET FOR OMEGA-3** | | | | | |
| **Bioglan** Omega 3 Fish Oil 1000 | 400 | 3 | 148 | 209 | 0.10 |
| **Amcal** Natural Fish Oil | 200 | 3 | 148 | 209 | 0.15 |
| **Greenridge** Wild Salmon Oil 1000 | 300 | 3 | 148 | 209 | 0.20 (B) |
| **Cenovis** Natural Oils Fish Oil 1000 mg with Omega 3 | 180 | 3 | 148 | 209 | 0.25 |
| **Nature's Way** Fish Oil 1000 mg | 200 | 3 | 148 | 209 | 0.28 |
| **Golden Glow** Fish Oil + Ginkgo | 120 | 2 | 74 (A) | 105 | 0.42 |
| **Herron** Fish Oil 1000 mg | 60 | 3 | 148 | 209 | 0.45 |
| **Nature's Own** Odourless Omega 3 Ultra | 60 | 1 | 82 (A) | 117 | 0.47 |
| **Nature's Way** Extra Strength Fish Oil 1200 mg | 160 | 3 | 177 | 251 | 0.47 |
| **Golden Glow** Deep Sea Fish Oil | 60 | 3 | 148 | 209 | 0.50 |
| **Blackmores** Fish Oil 1000 | 90 | 3 | 148 | 209 | 0.53 |
| **Nature's Own** Omega 3 Fish Oil + Ginkgo 3000 | 90 | 2 | 74 (A) | 105 | 0.55 |
| **Nature's Way** Brain & Memory Omega 3 Fish Oil | 60 | 2 | 98 | 140 | 0.57 |
| **Blackmores** Optimal Health Omega Daily | 90 | 2 | 197 | 279 | 0.67 |
| **Nature's Way** One a Day Fish Oil Double Strength | 60 | 2 | 197 | 279 | 0.90 |
| **Blackmores** Brain Health Omega Brain | 60 | 2 | 197 | 279 | 1.00 |
| **MAX. RECOMMENDED DAILY DOSE PROVIDES LESS THAN THE SUGGESTED DIETARY TARGET FOR OMEGA-3 FOR MEN & WOMEN** | | | | | |
| **Bioglan** One-A-Day Super Fish Oil Concentrated | 50 | 1 | 45 | 64 | 0.50 |
| **Eye Q** | 180 | 2 | 39 | 56 | 0.77 |
| **Efamol** Efalex | 160 | 3 | 50 | 71 | 0.79 |
| **NeuroSpark** | 90 | 2 | 52 | 74 | 1.00 |

### USING THE TABLE

**Suggested dietary target (SDT) for omega-3** The Federal Government's National Health and Medical Research Council (NHMRC) suggests a dietary target for long-chain omega-3 fatty acids of 610 mg/day for men and 430 mg/day for women.
**Maximum recommended daily dose as % of SDT** This is the maximum number of capsules recommended per day, as stated on the product label, as a percentage of the SDT.
**Cost per maximum dose** This is based on the maximum recommended daily dose on the label and the recommended retail price, as provided by the manufacturer, unless noted otherwise.

### TABLE NOTES

*(A) The maximum recommended daily dose doesn't provide the suggested dietary target for omega-3 for men.*
*(B) The price we paid in March 2008.*

## NAME AND CLAIM: SOME OF THE SUPPLEMENTS AND WHAT THEY CLAIM

### With omega-3 only

- NEUROSPARK "may help sharpen thinking processes, improve concentration, minimise memory loss ... and clear 'foggy brain'."
- EYE Q "may help maintain eye and brain function."

### With ginkgo

- BLACKMORES Ginkgoforte "aids mental alertness. Improves memory. Improves attention and mental clarity."
- GREENRIDGE MemRecall "combines three herbs with vitamins to enhance memory and concentration."

### With omega-3 and ginkgo

- NATURE'S OWN Omega-3 Fish Oil + Ginkgo 3000 improves "memory, mental and cognitive performance in healthy adults, maintaining healthy functioning of the ageing brain."
- NATURE'S WAY Brain & Memory is formulated "to help improve memory & concentration."

### With ginkgo and brahmi

- BIOGLAN Focus Triple Action Brain Formula "aids cognitive brain function such as the ability to think, reason, learn, understand and remember."
- TOTALLY NATURAL PRODUCTS Mega Memory 3000 — "improve memory function. Improve performance and recall. Improve concentration. Increase learning capacity."

### With all three

- BIOGLAN Omega-3 Super Fish Oil may help "improve and enhance short-term memory. Maximise cognitive performance and concentration. Improve problem solving."
- PRETORIUS Maxi Fish Oil Brain Smart "promotes improved memory, problem solving and cognitive performance."

# Seven ways to combat mortgage stress

**Interest rate rises are really squeezing household budgets, so what should you do if you're on struggle street?**

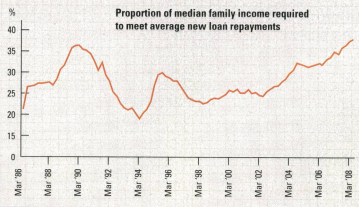
**nutshell**

- If you're going to miss a repayment, contact your lender immediately.
- The figures show that the proportion of household income needed to meet the average repayment on new home loans is higher than ever before.

Mortgage stress hit the headlines in 2007 — and stayed there. It's not surprising, given that the Reserve Bank of Australia (RBA) increased interest rates four times in the seven months to March, and since May 2002 official interest rates have increased 12 times, from 4.25% to 7.25%. Most lenders increased their rates by more than the official rises; the standard variable rate is around 9.4%.

Meanwhile, house prices increased fourfold between 1985 and 2004, but incomes only doubled during the same period. This makes Australian housing, when compared with wages, among the world's least affordable. The graph below shows how mortgage repayments on new loans, as a percentage of households' income, is at its highest point in more than 20 years. Put simply, we're spending more on mortgage repayments than ever before.

## Mortgage repayments




Source: Deposit Power/REIA Home Loan Affordability Report.

### Debt spreads

Fujitsu Consulting claims that 250,000 households are in 'severe mortgage stress' and that 900,000 households are expected to experience some mortgage stress by September. Separate research from AMP found that 62% of first-home buyers are experiencing mortgage stress, which it defines as spending more than 30% of after-tax income on mortgage repayments, as house price and interest rate rises make housing all but unaffordable for many.

Financial counsellors say debt problems have spread to parts of society that were previously less affected. "The demographics are changing," says the NSW Consumer Credit Legal Centre. "The problems started with the 'working poor' and have spread to middle-class people ... rural, east, south, north; everyone is being affected."

However, there's disagreement about the extent of mortgage stress. The RBA's last Financial Stability Review says that housing loan arrears are low by historical and international standards, and fell slightly in the second half of 2007. And if the number of households missing repayments is used as a measure of mortgage stress, the situation isn't nearly so bad. After all, the 30% rule of thumb can be misleading: high-income households that spend more than 30% of their income on mortgage repayments are far less likely to be under financial stress than low-income households.

### Did you know ?

**Getting help** A financial counsellor can explain your options and also help you negotiate with your lenders. Links to financial counsellors are available at choice.com.au.

## Seven ways out of mortgage stress

### How to avoid a crisis

If you're likely to default, your first priority is to contact your lender. A financial counsellor can also help. Be honest and explain the problem. If the lender is a member of either the banking or mortgage industry association, it's obliged to explain your options and what temporary relief or assistance might be available. Avoid a situation where your lender repossesses the house and sells it; mortgagee sales are often well below market value.

#### Get your lender's best rate

If you're paying the standard variable rate, you could be paying over the odds. Discounts of up to 0.7% are available on loan balances above $150,000. Contact your lender to see what it can offer. You could also save by switching to your lender's 'basic' loan. It probably won't have the bells and whistles or flexibility of a standard loan — such as a redraw facility or offset account — but it should have a lower rate. And unless you have significant savings or can make extra payments, an offset or redraw facility is of little financial benefit anyway.

#### Switch lender

There are risks with switching, particularly if it's a response to mortgage stress. Statistics show that refinanced loans are more likely to go into default. If you're paying interest or fees that are way above the best, you might save money by refinancing. Don't base your decision on interest rates alone — check all the costs of leaving your lender. There could be exit, legal and early repayment fees. Establishment and other costs can apply with the new loan — weigh them up before deciding.

#### Extend the loan term

Ask your lender to reset your loan to a term of, say, 25 or 30 years, to reduce your monthly repayments. But beware — while repayments are reduced now, you'll pay much more interest in the long run.

#### Sell up and move

It seems drastic, but selling your present property and moving to a more affordable suburb or smaller property (downsizing) could be a sensible option. If you're struggling to make your present mortgage payments, you'll need to decide at an early stage whether you can afford to keep your home or selling is inevitable. It's better to sell on your own terms.

#### Don't borrow too much

If you haven't yet entered the property market, wait until you have a sufficient deposit. You'll need to borrow less, reducing your repayments and saving you a fortune in interest in the long term. Traditional measures of mortgage stress (while disputed and probably more relevant for low income earners) mean paying more than a third of your after-tax income on housing loan repayments. Don't put yourself under pressure with a loan you can't really afford to repay.

### What to do in a crisis

#### Hardship variations

The Uniform Consumer Credit Code (UCCC) allows those in temporary difficulty to extend their loan term to reduce regular repayments, and to postpone the date when payments are due. However, consumer lawyers say most people don't know about their right to a hardship variation and the law doesn't require lenders to explain it. "From our experience, borrowers are generally not aware of their right to make a hardship application and we see many tragic situations where, had they been aware, the borrowers could have avoided an improvident refinance and eventual loss of their home," says John Moratelli of Legal Aid NSW. If the lender refuses you a hardship variation, you can apply to have the matter considered by the relevant tribunal or court in your state. You could also complain to the lender's external dispute resolution scheme.

#### Accessing superannuation

Accessing your super is a dangerous last resort. However, hardship provisions allow for early withdrawal of super for those in serious financial difficulty. There's been a dramatic increase in withdrawals as a result — $175 million in 2007, a 130% increase since 2005. Some lenders have even sent super access forms to their customers. For most people, early super withdrawal is a trap, and one that's been promoted by unscrupulous and predatory lenders. "These poor people end up with no home and no superannuation," said MP Allan Shearan in the NSW parliament in May. "The only beneficiaries are the predatory lenders." >

**15,000** The number of households currently more than 90 days behind in their repayments. Another 25,000 are between 30 and 90 days in arrears. (Source: Reserve Bank of Australia, March 2008 *Financial Stability Review*.)

**There are things you can do to avoid getting into a crisis situation, as well as help you get out of a financial crisis.**

# Working on the front line

David Tennant, Principal Solicitor with the Consumer Law Centre of the ACT, is on the front line of the battle against predatory lending. Most of his current clients have had problems with their mortgages and have either lost their homes or are facing repossession. Many of the problems arose after switching to a non-bank lender.

"Many of the clients I speak to have borrowed from non-banks. Often they've refinanced — once or several times — usually from mainstream to non-mainstream lenders. The problems might become obvious when they fail to pay their utility bills and other commitments such as credit cards, and then they miss a mortgage repayment. Their whole financial situation is often so tenuous that one stumble and the whole household budget starts to unravel. Mostly this is the reality of too much borrowing, and not enough capacity to repay the loans. There isn't an easy solution for that."

David says clients frequently contact the centre when they're already at crisis point and facing foreclosure. "If they'd contacted a financial counsellor earlier, there could have been better communications with the lender to ensure the borrower's right to a hardship variation under any relevant industry code, or that the credit legislation was enforced."

David says the response of some lenders to borrowers who are in default or clearly close to missing repayments is inadequate. He co-authored a 2007 report that found non-bank lenders, including non-mainstream and 'predatory' lenders, as well as larger, well-known non-banks, and companies that are the trustees behind these lenders, are involved in a disproportionate number of the court actions to repossess borrowers' homes (see *Are non-banks to blame?*, right). He says the sources of funds for this type of lending are often larger, well-known and apparently mainstream institutions.

"The 'warehousing' [wholesale] type of non-bank lenders don't have systems in place to deal with borrowers experiencing financial hardship," David says. "They just don't care. And because the UCCC isn't strict enough on how lenders should treat borrowers in these circumstances, far too often they can get away with hopeless responses or by just ignoring the customers' pleas for help altogether."

PHOTO COURTESY OF DAVID

## ARE NON-BANKS TO BLAME?

Banks have the lion's share of the home loan market, but the Australian Bankers' Association claims that between 65% and 80% of mortgage repossession applications to the courts are by non-banks. Half of the people calling the Consumer Credit Legal Centre in NSW about mortgage problems had borrowed from non-banks.

So who are these lenders? It's hard to know. A 2007 report by the ACT Consumer Law Centre analysed the lenders that took repossession actions in ACT between 2002 and 2006 and found that companies such as Perpetual Trustees and Permanent Custodians, which often act as the trustee companies for mortgage investment funds, topped the list. The names of the lenders that consumers borrowed from aren't disclosed.

In recent data for NSW, less well-known non-bank lenders, such as Circuit Finance and Lawteal Seconds, appear regularly in repossession cases. Mainstream bank lenders also feature prominently, but non-banks are overrepresented, given their smaller market share. Of the complaints received by the Credit Ombudsman, 75% are about non-members — lenders or brokers don't have to join the ombusdsman scheme.

The MFAA, which represents mainly mortgage brokers and non-bank lenders, points out that non-bank lenders shouldn't be tarred with one brush. It says there are three types of non-bank lender:

**Lenders of prime (standard) loans**, including Aussie and Wizard, whose default rate is similar to banks' standard loans. "These non-bank lenders are not involved in repossession actions any more than bank lenders," the MFAA says. "The default rate for prime loans is about 0.4%."

**'Non-conforming' lenders** offer low-documentation (as well as prime) loans and include Liberty Financial, Pepper Home Loans and Bluestone. They lend to riskier customers and, according to the MFAA, this means they're more likely to have a high default rate — about 5%. "Because the risk profile of their customers is higher than customers with prime bank or non-bank loans, they are more likely to have a higher default rate."

**Predatory lenders** The MFAA says there are fringe lenders who prey on vulnerable borrowers. These predatory lenders often aren't members of an industry body or approved dispute resolution scheme, "because their business model anticipates a fairly quick default by borrowers who should never have been lent money in the first place; a considerable proportion of their loans finish up in repossession actions," says the MFAA.

In 2007, consumer groups joined industry groups, including Abacus, the Australian Bankers' Association and MFAA, to form a coalition to tackle the problems of predatory lending.

## DODGY BROKERS AND REFINANCING DEALS

If you're struggling, you might be tempted by broker and lender advertisements that promise easy solutions to debt problems. These arrangements, which are often targeted at vulnerable people, have traps.

A report by the Australian Securities and Investments Commission (ASIC), which looked at people who had refinanced as a response to mortgage stress, found that often brokers had ripped them off and left them in a much worse position than before. Two brokers who marketed themselves as 'refinancing experts' were analysed in detail:

- They charged fees to borrowers of more than 20% of the equity in their home.
- These fees were up to 22 times the industry standard.
- The highest fee was $24,320 and the lowest was more than $20,000.

ASIC analysed the financial position of three borrowers who refinanced:

- The average cost was 27% of the equity they'd built up in their home.
- All three brokers arranged loans with higher repayments.
- Within 12 months of refinancing, all three borrowers had lost their homes or defaulted, forcing them to sell.

# A 'warranty' for your investments?

## What is an investment warranty and does it mean your money in a mortgage trust is safe?

**nutshell**

- Equititrust doesn't have a credit rating and its credentials haven't been independently assessed.
- Despite the warranties, there's no guarantee of a return of capital, or income. Your money would be a lot safer in a bank.

You may have seen advertisements in major metropolitan newspapers asking, "You wouldn't buy a telly without a warranty … so why would you invest without one?" The ads are for Equititrust, a company offering fixed-income investments and the opportunity to "earn 9.5% pa warranted". One advertisement depicts a man tearing his hair out as smoke billows from his TV. In another, a woman sprays a toaster that's caught fire.

If you read the money supplements of newspapers such as Melbourne's *Age* or *The Sydney Morning Herald*, you might have seen these ads and wondered, like us, what they mean.

Equititrust's marketing pitch for its mortgage trust is centred around its supposed safety. But is an investment 'warranty' real protection? Will it protect you if your investment blows up, like the TV in the ad?

### The scheme and the warranty

It's a mortgage trust with $419 million of investors' money. Equititrust says it's never failed to pay investors their principal or interest. It generally lends investors' money at higher interest rates than banks — most loans have rates of 11.5% and higher. Investors are paid between 8.25% and 9.75% annual interest, depending on how much they invest and for how long.

Under the "capital warranty", Equititrust puts $10 million aside to pay investors if something goes wrong. But that's just 2.4% of the mortgage trust's value. There's a further "income warranty" that's "unlimited". The company's balance sheet indicates about $55 million of assets, some of which presumably could be used to cover some capital losses if needed. But despite the warranties, "There can be no guarantee of a return of capital or income," says Equititrust.

### The real risks

The Product Disclosure Statement details the risks of investing. Some of these are:

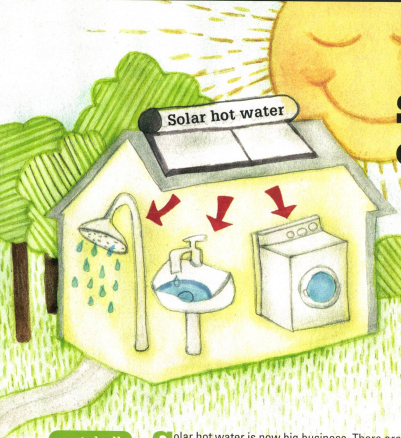
- Equititrust is less strict than banks when assessing borrowers' credentials and their capacity to repay loans. The property being financed is put up as security for the loans.
- 63% of the money is lent to property developers, the rest for other types of property loans. Equititrust says, "The risks of providing loans to such borrowers may be higher than those accepted by traditional banks."
- Some valuations are on an 'on completion' basis. This means that the security for loans is based on the property development being completed (and building or development may not have started yet). With development loans, there's a risk that projects don't get completed.

Equititrust doesn't have a credit rating (such as Standard & Poor's) and its credentials haven't been independently researched by a credit rating agency or investment research house. ■

### CHOICE verdict

If you're looking for safety in a 6–24-month investment, your money is safer in a bank, which is prudentially regulated, and some term-deposit rates are almost as good as Equititrust's. At the time of writing, for example, Bank of Queensland had an 8.45% pa rate on six-month term deposits; 0.05% less than Equititrust's rate for a six-month deposit of $10,000 to $99,999.

ASIC recently proposed stricter rules for the advertising of words like 'warranty' by unlisted mortgage schemes. It says words such as 'secure', 'guaranteed' and 'warranted' convey an impression of a safe investment, which has a disproportionate effect on investors.




# Shining a light on hot water

**Solar systems are confusing. How do you choose between roof-mounted tanks and heat pumps, electric or gas-boosted, and what are RECs and rebates? CHOICE steers you through the maze.**

## nutshell

- Solar and heat pump hot-water systems are great for the environment and will reduce your energy bills, but they usually take several years to pay for themselves.
- Government financial incentives are generous, but they have lots of conditions attached; be wary of ads implying solar hot water can be nearly free.

Solar hot water is now big business. There are dozens of manufacturers and hundreds of retail suppliers, all keen to get your custom. You can choose from several types of system, each with its pros and its cons. And each supplier thinks their system is the right one for you. So how do you decide?

We asked manufacturers for their recommendations for a typical Sydney house, and also sent a Sydney home owner shadow shopping for a new solar hot-water system to see what types of system are around and what deals are offered. The quotes varied considerably in price (from about $4000 to nearly $10,000).

It pays to do some homework first, so you can understand and compare quotes. You should:

- Understand what types of system are available.
- Know what financial incentives are applicable.
- Have an idea of what restrictions might apply to your home, such as the amount of sun your roof gets.
- Know what questions to ask the supplier when they come to give the quote.

## Why go solar?

There are two good reasons for choosing a solar or heat pump hot-water system.

- They're more environmentally friendly than electric systems, because they use much less electricity (possibly none at all, depending on the system) and therefore generate much less carbon dioxide ($CO_2$). Gas hot-water systems are generally more environmentally friendly than electric, but even these can be outshone by a good solar system.
- Your hot-water system accounts for a large part of your household energy bill. A solar or heat pump hot-water system can eliminate much of this cost, so you can save money in the long run. However, even with rebates factored in, the high initial cost of installation (compared with many traditional systems) means it will usually take several years for a solar or heat pump system to pay for itself.

## Before you go shopping

Your first step is to understand what systems are available. See *What's the difference?*, right, for an explanation of the different types. And check out *RECs and Rebates*, page 23, to see if you qualify for any financial incentives.

Next, think about the installation. If you opt for solar panels, you'll need a section of roof with good access to sunlight, preferably facing north for maximum exposure. There are considerations if you opt for a thermosiphon system; the roof must bear the load of the water tank, which can weigh several hundred kilograms and might require reinforcing the roof. And if the roof is difficult to access, the supplier might charge more for installation.

Check with your local council about building regulations. Councils are unlikely to object to you installing solar panels, but there may be restrictions.

If you live in a strata building, there will almost certainly be limitations on what system you can install. For most apartment buildings, it's difficult to install solar panels for individual units, and most units won't have suitable outdoor space for a heat pump. However, the owners' corporation could consider a commercial installation for the entire building. Villas and townhouses have more options, but owner's corporation approval may still be needed.

## Getting a quote for solar hot water

CHOICE discovered that prices vary a lot between suppliers and models, so it's worth getting a few quotes before deciding on a system. These two quotes from different retail suppliers for two models of heat pump show why.

- **Dux Airoheat (250 L), total cost $3340** The base price, including installation, was $6160. The supplier offered a discount of $1020 for the RECs (30 RECs at $34 each) and said our home owner would also get the NSW rebate of $800. The final cost included the federal rebate of $1000, which only applies when you're replacing an electric hot-water system.
- **Siddons Solarstream (327 L), total cost $1875** The base price was $4125, less $1450 for RECs (29 RECs at $50 each). The supplier didn't include the $1000 federal or $800 state rebate, or installation, but they could recommend suitable plumbers. Installation would probably cost about $1000, which would be offset by the federal rebate if you qualify, bringing the net cost to about $1875.

The second option might turn out cheaper, but you'd need to arrange the installation yourself. The first option includes installation, but note the lower price quoted for RECs ($34 vs $50). It's worth comparing the value of RECs offered by different suppliers, as RECs discounts will be an approximation; the actual value will be based on the market rate when you buy the hot-water system.

Suppliers usually need about 30 minutes to assess your home. Retail suppliers are often connected with just one or two brands, but most brands have a wide range of products, so suppliers should be able to quote on a range of different types and models.

They should also be familiar with RECs and rebates and how they apply to you, but you need to read up on them too. Our Sydney shadow shopper has a gas hot-water system, which means he doesn't qualify for the federal rebate (it only applies when you replace an electric system), but one supplier's representative offered to sign a declaration that the old system was electric so he could get the rebate! We don't recommend you try to get away with a trick like that.

### Questions the supplier should ask you

- Your hot water needs — how many people live in the house? How much showering and hot clothes washing do you do each day, and what time of day do you do it? (Typically, one person uses about 50 L of hot water per day.)
- What sort of hot-water system do you currently have?
- Is gas connected to the property?

### Questions you should ask the supplier

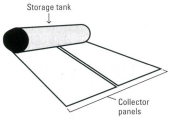
- Is installation included in the quote?
- How long will it take from placing an order to complete installation?
- Is RECs buyback included, and if so, at what price for the RECs?
- Will they help you apply for government rebates?
- Can you keep your existing hot-water heater as part of the new system? It might be possible to incorporate it as a booster for the solar hot-water system. However, you wouldn't be eligible for RECs, because they only apply to completely new installations. >

### WHAT'S THE DIFFERENCE BETWEEN A SOLAR HEATER AND A HEAT PUMP?

#### Solar heaters

The water is heated in solar collector panels on your roof and stored in a tank. Solar systems come in two main types:

- **Thermosiphon systems** have both the collector panels and the storage tank mounted on the roof. The liquid in the panels circulates into the tank via the thermosiphon effect (as water heats up, it becomes lighter and rises into the tank). In warm climates, the panels can heat water directly. However, in frost-prone areas, the water can freeze and damage the panels, so frost-tolerant panels which use a heat-exchange fluid with a freezing point lower than water are used. The panels heat the fluid, which then heats the water in the tank.

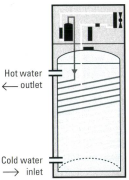



- **Pumped or split systems** have solar panels on the roof but the tank is located at ground level (or elsewhere in the building). Hot water is pumped from the panels to the tank.

**Boosters** are needed in solar hot-water systems to keep up the hot water supply when there's not enough sunlight to do the job. Boosters can be either electric- or gas-powered, and are usually incorporated in the water tank.

#### Heat pumps

Heat pumps don't use solar energy directly, but because they are very energy efficient they're classed with solar systems for rebates and other government incentives. Installation is generally similar to installing an electric hot-water system.




Heat pumps draw energy from the surrounding air and convert it to heat in much the same way as an air conditioner or refrigerator.

- Air is drawn into the unit through an evaporator, where a cold refrigerant absorbs the air's heat.
- The refrigerant then flows into a compressor, where it's converted to a high-pressure, high-temperature gas.
- The gas passes through a condenser in the water tank, heating up the water. The refrigerant gas cools down and is cycled back to the evaporator.

Heat pumps tend to work best in warmer climates, such as coastal regions, but there are models (such as the DUX Airoheat Subzero) designed to operate in cold climates.

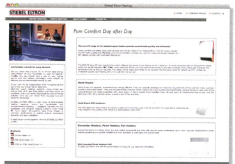
**Retail suppliers are usually connected with just one or two solar hot-water brands, but most brands have a wide range of products.**

# SOLAR CONTACTS

## MANUFACTURERS AND DISTRIBUTORS

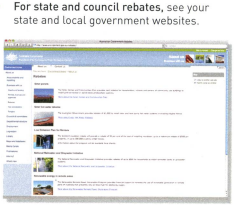
Some manufacturers not only supply hot-water systems, but also offer an installation service, while others offer installation through third-party retailers. Check the websites for details.

- **Apricus** www.apricus.com.au
- **Aquamax** www.aquamax.com.au
- **Chromagen** www.chromagen.com.au
- **Conergy** www.conergy.com.au
- **Dux** www.dux.com.au
- **Ecosmart** www.ecosmart.com.au
- **Edwards** www.edwards.com.au
- **Endless Solar** www.endless-solar.com
- **Quantum Energy** www.quantumenergy.com.au
- **Rheem** www.rheem.com.au
- **Rinnai** www.rinnai.com.au
- **Sachs** www.sachs.com.au
- **Siddons Solarstream** www.siddonssolarstream.com
- **Sola-Kleen** www.sola-kleen.com.au
- **Solahart** www.solahart.com.au
- **Solar Lord** www.solarlord.com.au
- **Stiebel Eltron** www.stiebel.com.au




## GOVERNMENT OFFICES

- Office of the Renewable Energy Regulator www.orer.gov.au
- **Federal solar hot water rebate** www.environment.gov.au/rebates
- **For state and council rebates,** see your state and local government websites.



## CHOICE shadow shopper's quotes

Our shadow shopper called for quotes from 10 retailers listed in the Yellow Pages and received a range of recommendations and prices similar to those below. Installation costs were usually included, and added from $100 to $1600 to the base price.

The cheapest quote that included installation and RECs discount was for a DUX electric-boosted system (either a 330 L thermosiphon or a 315 L split system), which came to $3900. The most expensive was for a DUX gas-boosted split system for $9640. These quotes don't include federal and state rebates, as our shadow shopper's current gas water heater disqualified him. Other quotes were for RINNAI, CONERGY, APRICUS and SIDDONS systems (including thermosiphons, split systems and heat pumps) and ranged from $4400 to nearly $7000.

We also asked manufacturers to suggest solar and heat-pump systems for a hypothetical Sydney house, occupied by two adults and two children, which has good access to sunlight and a gas connection. Most suggested a range of options; the following prices don't include installation costs, RECs discounts, or government rebates.

- APRICUS gas-boosted split system with a 20-tube solar collector panel and a 264 L ground-level tank. Base price $4737, eligible for 30 RECs. An alternative would be an electric-boosted system for $3585, eligible for 23 RECs.
- CONERGY suggested several models, from a thermosiphon (with 297 L roof-mounted tank) for $3200, eligible for 36 RECs, to gas and electric-boosted models and a heat pump with 320 L tank for $4835 (23 RECs).
- DUX 170 L gas-boosted split system, costing $3500 to $4000, eligible for 22 RECs. They suggested a larger tank of 250 L should be considered if space permitted, which may cost more but would be eligible for 40 RECs.
- ECOSMART heat pump with 259 L tank, costing $4100, eligible for 30 RECs.
- QUANTUM ENERGY heat pump with 270 L tank, costing about $3500, eligible for 27 RECs.
- RINNAI suggested several models, including a gas-boosted thermosiphon (330 L) for $5050 (40 RECs) and an electric-boosted system for $4245 (32 RECs).
- SOLAHART has a range of models, but said its thermosiphon systems remain the most popular for retrofit to existing homes. Its cheapest suggested thermosiphon is for a 'non-freeze' area, has a 300 L electric-boosted tank and costs $3518 (30 RECs). Other models include a gas-boosted thermosiphon designed for poor-water and 'freeze' areas; it costs $5982 but is eligible for 42 RECs. ■

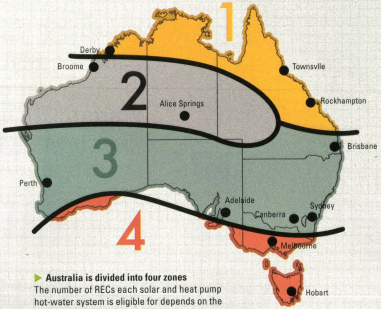
# RECs and rebates

**There are several government incentives to ease the cost of a solar or heat pump hot-water system. Conditions apply for all, so check what's applicable for you and your chosen system.**

## Renewable Energy Certificates

RECs are electronic certificates, created when an eligible hot-water system is installed. They're traded in a market and are ultimately bought by energy companies, as they count towards the company's compliance with government targets for renewable energy generation. Each REC represents one megawatt hour of renewable electricity generated; for solar and heat pump hot-water systems, this is equivalent to removing one megawatt hour of generation from non-renewable (such as coal-burning) power stations.

To qualify for RECs, solar and heat pump hot-water systems are tested and certified according to Australian standards and listed on a register. The more efficient the system, the more RECs it creates. The most efficient systems qualify for about 30 RECs or more. Because solar and heat pump systems operate differently according to the climate they're installed in, Australia is divided into four zones (see the map, right) and each system is rated for each zone.




▶ **Australia is divided into four zones**
The number of RECs each solar and heat pump hot-water system is eligible for depends on the zone in which it's installed. To check which zone you're in, look for the Postcode Zone Table at www.orer.gov.au.

**It pays to do your homework before getting quotes, so you at least know what solar systems are suitable and what questions to ask.**

### The $$ value of RECs

When you buy and install an eligible system, you have the option of keeping and trading the RECs, but most suppliers offer to buy them from you when the system is installed, providing a kind of discount. This is usually the easiest way to benefit from RECs, but it means you sell them at whatever value applies in the market at that time. If you decide to keep the RECs to trade later, make sure you get documentation from the supplier stating that the ownership of the RECs has been passed to you. When you come to trade them you may find you need to sell them through an agent, who'll take a commission, possibly wiping out any benefit from higher prices.

RECs vary in value from week to week; at the time of writing the price was about $40 to $50 per REC, meaning you'd get $1200 to $1500 for installing a system eligible for 30 RECs. As in any market, it's hard to predict long-term price movements. As energy companies start to meet their renewable energy targets by building wind farms, they'll need to buy fewer RECs. But on the other hand, the Federal Government might set tougher targets in future, increasing the demand for RECs. For the average consumer, it's probably best to work out a deal with your supplier at the time of installation and think of it as a discount.

You can subscribe to a weekly bulletin of RECs prices at www.afma.com.au. For more details about RECs, also see the website of the Office of the Renewable Energy Regulator, www.orer.gov.au.

## Rebates

**Federal** A rebate of $1000 applies for systems that replace an electric hot-water system and are eligible for 20 RECs or more. The federal rebate is means-tested — your household income must be less than $100,000 to qualify — and other conditions also apply. See www.environment.gov.au.

**State** also offer rebates. NSW gives rebates based on the number of RECs the system is eligible for, from $600 to $1200. Victoria offers rebates from $480 to $1500 for installations that don't qualify for the federal rebate, such as replacing a gas system with a gas-boosted solar system. In WA, rebates of $500 or $700 apply when installing a gas-boosted solar hot-water heater. Further conditions apply to all these rebates; contact your state government for details.

**Council** also offer rebates. Hobart City Council offers a $500 rebate for systems installed between 1 July 2007 and 31 December 2008. Whyalla City Council in SA gives a 5% rebate off the price. Check with your local council.

# What's lurking under the lid?

**Some questionable chemicals slip under our food regulators' radar. CHOICE tested foods in glass jars and found contaminants from the plastic used to seal the lids.**

**nutshell**

- In our test of 25 foods in glass jars, 13 contained plastic softening chemicals at levels that exceed the limits set by the European Union.
- Australian food regulations don't set limits for these chemicals. While there's no immediate risk to your health, there's no guarantee that these chemicals are OK in the long term. CHOICE wants better protection for consumers.

Good things come in glass — pasta and stir-fry sauces, pickles and preserves. They're a quick, easy way to add flavour to a meal, but they can contain unexpected and unwelcome ingredients that aren't mentioned on the label.

Next time you open a jar of pasta sauce, have a look at the inside of the lid. Around the edge there's a ring of rubbery material, a gasket, that fits against the glass and forms the seal. It's made from PVC but also contains chemicals, called plasticisers, which give it the right mechanical properties to form a good seal which protects the food inside from harmful bacteria.

On its own, PVC is hard and rigid — it's often used for drains, guttering and downpipes. Plasticisers are added to soften it and make it flexible enough to form an airtight seal against the rim of the jar, and they can make up as much as 40% of the plastic material. They're relatively small molecules that can migrate from the plastic into the food, and because plasticisers dissolve readily in fats and oils, fatty foods are especially vulnerable to contamination. (See *How to avoid plasticisers*, far right.)

## The problem with plasticisers

The plasticisers most frequently used to make seals for screw-capped jars are epoxidised soybean oil (ESBO) and a number of different phthalates.

**ESBO** This is one of the most frequently used additives to PVC, especially for containers or packaging, because it functions as a stabiliser as well as a plasticiser. Lid seals are formed at high temperatures, which causes the PVC in the seal to partially break down and release hydrogen chloride. ESBO reacts with the hydrogen chloride and prevents further breakdown of the plastic, but in doing so it forms compounds called chlorohydrins. Chlorohydrins make up, at most, 5% of the ESBO but they can be toxic.

There's no evidence that ESBO itself is harmful, but an expert committee appointed by the European Union (EU) to review the evidence about ESBO concluded that, "In the absence of adequate analytical and toxicological data on ESBO derivatives, no advice can yet be given on the significance for health of such derivatives in foods."

The EU has set guidelines specifying a limit of 60 ppm (parts per million) of ESBO in food generally and 30 ppm for baby food. Infants are at greater risk because of their smaller body size — and they're often given food from screw-capped jars. In other words, we can't be sure whether our health is at risk from the use of ESBO, but let's opt to be on the safe side.

**Phthalates** Phthalates have become a health hot topic. The most commonly used of this class of compounds, DEHP (*see How we tested*, right, for the full chemical names), can interact with people's hormone systems and affect reproductive development.

Phthalates aren't permitted at all in food packaging materials in the US, and the EU recently banned the use of DEHP in all toys and articles used for childcare. They also banned two other phthalates, DNOP and DINP, which are often used as plasticisers in toys and childcare articles that children might put in their mouths, such as teething rings and dummies.

The EU has also specifically set very low limits for phthalates in food — 1.5 ppm (parts per million) for DEHP and 9 ppm for DIOP and DINP.

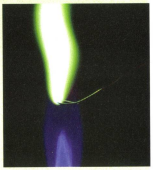
## HOW WE TESTED

We bought samples of foods in screw-capped jars from Sydney supermarkets and organic food specialists. We looked for products that are:

- Runny enough for some of the food to slop against the inside of the lid during transport and distribution.
- Fatty enough to dissolve any plasticiser from the gasket. Most have a total fat content of more than 4%, according to the nutrition information panel on the product.

Our lab blended the entire contents of each jar and measured the levels of the following plasticisers:

- Epoxidised soybean oil (ESBO).
- Di-iso-octyl phthalate (DIOP).
- Di-iso-nonyl phthalate (DINP).
- Di-ethyl-hexyl phthalate (DEHP).



▶ We put a dab of gasket material on a copper wire and put it in a gas flame. If the flame went green it contained PVC.

## What CHOICE tests found

We tested 25 food products in glass jars (see *How we tested*) and found significant levels of ESBO and the three phthalates DEHP, DIOP and DINP.

- Nine of the 25 foods contained **ESBO** at levels well above the EU limit of 60 ppm — one of them, a pesto sauce with 26% fat, contained 840 ppm.
- Twelve of the foods contained **phthalates** at levels above their respective EU limits. One, a tandoori dip imported from India, contained 350 ppm of DEHP — that's about 230 times the EU limit.
- Five products contained excessive levels of **all four plasticisers**. Interestingly, three of them were imported from Italy, a member country of the EU.
- Three of the foods tested were labelled '**organic**'. While one of them (imported from New Zealand) contained only a trace of ESBO, the other two (from Italy and Turkey) contained excessive levels of all four plasticisers. An organic certifier, Biological Farmers of Australia, told us PVC isn't permitted in packaging for organic foods produced in Australia.

## What do the regulators say?

The Food Standards Code has specific provisions for a few chemicals migrating from packaging materials, but there are no limits set for phthalates or ESBO. The national regulator, Food Standards Australia New Zealand, told CHOICE it takes a case-by-case approach where levels of chemicals are reported that could have health and safety concerns. Their preliminary risk assessment from CHOICE's test results concluded that consumption of these foods is unlikely to pose an immediate health risk.

At state level, legislation prohibits the sale of food that's adulterated. In practice, this means that plastic materials in direct contact with foods have to comply with the relevant US and/or EU regulations. However, the US regulations are complex and operate on a case-by-case basis. So we'd prefer Australian states to follow the European Union's limit of 60 ppm for ESBO migrating into the food (30 ppm for infants), and the much lower limits for phthalates.

### HOW TO AVOID PLASTICISERS

Research has shown that plasticisers are more likely to migrate into food that contains more than about 4% free oil or fat. And even with less fat, migration could be high if the product is strongly heated after the container has been filled, as is typical for infant foods. Foods without much fat (such as honey) or foods that set hard and don't touch the lid (such as mustard or firm mayonnaise) are unlikely to pick up significant contamination.

So if you want to minimise your risk of exposure to plasticisers, check the nutrition information panel on the label and avoid any product with more than about 4 g of fat per 100 g of food — especially if it's runny enough to slurp against the inside of the lid.

**CHOICE wants to see the industry and the food regulator, FSANZ, address the risk of plasticisers in food.**

## And the big food companies?

We asked the big food manufacturers whose products we tested for their comments.

- HEINZ told us it would undertake a precautionary withdrawal of two products pending further investigations.
- ALWAYS FRESH (Riviana Foods) is investigating the issue with their suppliers.
- LEGGO's (Simplot) said they're requesting follow-up from their suppliers and are awaiting specific direction from FSANZ. ■

## CHOICE verdict

We haven't listed the products we tested because they are just examples of the many affected products likely to be on the market, and they pose no immediate health danger to individuals. What we are concerned with are the long-term health implications of plasticisers migrating into foods. CHOICE wants to see the industry and the regulator address the risk of plasticisers in food. The industry needs to find alternatives to ESBO and phthalates that are known to be safe, while FSANZ should ensure the Food Standards Code sets limits for plasticisers in food.

# Best health cover choices

**CHOICE reviewed 215 hospital insurance policies from 18 funds so you can decide if tax changes and premium increases make hospital cover worthwhile for you.**

**nutshell**

- CHOICE's Best Buys can save your family between $520 and $970 each year, depending on the level of cover and the excess or co-payment you choose.
- The Federal Government has proposed a policy change that would allow more people to drop their private hospital insurance without being penalised with an extra tax.

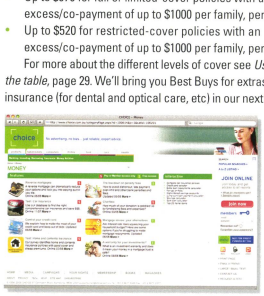
The health insurance landscape is changing. For a start, health insurance premiums went up by 5% on average this year. The actual increase you pay depends on your fund, policy and the state you live in. Some policy conditions and features also changed. At the same time, the government proposed changes to health insurance that mean fewer people will be penalised with the 1% surcharge on the Medicare Levy if they don't have hospital insurance.

These changes still need to go through the Senate and aren't finalised. Once they come into effect, it'll be time to consider whether you still want to have hospital insurance; see *To insure or not to insure*, far right.

We analysed 215 hospital insurance policies from 18 health funds to find the Best Buys (see the table, page 28). They include different levels of cover and excess or co-payment, and compared with similar policies our Best Buys can save your family, on average, each year:

- Up to $740 for full-cover policies with no excess or co-payment.
- Up to $820 for full or limited-cover policies with an excess/co-payment of up to $500 per family, per year.
- Up to $970 for full or limited-cover policies with an excess/co-payment of up to $1000 per family, per year.
- Up to $520 for restricted-cover policies with an excess/co-payment of up to $1000 per family, per year.

For more about the different levels of cover see *Using the table*, page 29. We'll bring you Best Buys for extras insurance (for dental and optical care, etc) in our next issue.



### THE 18 HEALTH FUND CONTACTS

We analysed funds open to the public with more than 50,000 members, plus a few smaller funds.

- AHM, 13 42 46, www.ahm.com.au.
- AUSTRALIAN UNITY, 13 29 39, www.australianunity.com.au.
- GMHBA, 1300 446 422, www.gmhba.com.au.
- HBA, 13 12 43, www.hba.com.au.
- HBF, 13 34 23, www.hbf.com.au.
- HCF, 13 13 34, www.hcf.com.au.
- HEALTH PARTNERS, 1300 113 113, www.healthpartners.com.au.
- LATROBE HEALTH SERVICES, 1300 362 155, www.latrobehealth.com.au
- MANCHESTER UNITY, 13 13 72, www.manchesterunity.com.au.
- MBF, 13 11 37, www.mbf.com.au.
- MEDIBANK PRIVATE, 13 23 31, www.medibank.com.au.
- MUTUAL COMMUNITY, 13 12 43, www.mutualcommunity.com.au.
- NIB, 13 14 63, www.nib.com.au.
- NRMA Health Insurance, 132 132, www.nrma.com.au.
- PEOPLECARE (open to the public; formerly called Lysaght and then only available to BHP/BlueScope Steel employees), 1800 808 700, www.peoplecare.com.au
- SGIC HEALTH INSURANCE, 133 233, www.sgic.com.au
- SGIO HEALTH INSURANCE, 133 233, www.sgio.com.au
- ST LUKES, 1300 651 988, www.stlukes.com.au.

### ◀ More on CHOICE Online

We analysed all the hospital, extras and combined-cover health insurance policies from the above insurers. For details, CHOICE Online members will have access to the full database for all policies later this month, while CHOICE subscribers get discounted access. To add CHOICE Online to your subscription, go to choiceextra.com.au or call Consumer Services on 1800 069 552.

## To insure or not to insure

### Medicare Levy Surcharge update

The Medicare Levy Surcharge was introduced in 1997 and was originally designed to apply to high income earners. Income growth in the past 10 years has lifted more people over the income threshold. Once over the threshold, you're forced to take out private hospital insurance or pay an extra 1% tax penalty on top of the 1.5% Medicare Levy most people pay.

Changes to the surcharge proposed in the federal budget give tax relief to single people earning up to $100,000 and couples/families earning up to $150,000, as they no longer have to pay the surcharge.

If you still earn above the threshold and want to avoid the surcharge, you only need to take out or continue hospital insurance; it's not compulsory to take out extras (ancillary) insurance for dental or optical services, for example. If your taxable income is lower than the threshold and you have private hospital insurance, you can now drop it without incurring a tax penalty.

If you're 31 or over, however, you still need to consider Lifetime Health Cover, which involves a surcharge of 2% on hospital insurance premiums for every year you wait to take it out. To pay the base rate, you need to take out hospital insurance before 1 July after your 31st birthday. So if you delay and take out hospital insurance at the age of 35, for instance, you pay an extra 10% on the premium. This top-up on premiums is payable for 10 years; after that your premium reverts to the base rate.

Once you've taken out hospital insurance after your 31st birthday you can drop it for one or more periods for a total of 1094 days (just under three years) without being penalised. If you drop it for longer, a 2% surcharge will apply, which will increase by 2% for every 365 days you're without hospital insurance. For more information, check with your health insurance fund.

### Go private or not?

Every Australian is entitled to free treatment in a public hospital as a public patient. With private hospital insurance you get:

- More certainty of having your choice of doctor. If you're admitted as a public patient, the hospital assigns you a doctor.
- Access to a private hospital, which might be more comfortable than a public hospital. But this doesn't come free — you may have to pay an excess or co-payment. You may also be charged for the 'gap' between what Medicare and your health fund pay and what your doctor and the hospital charge.
- Usually, shorter waiting times for elective surgery.

**Avoiding a public hospital waiting list for elective surgery is why many people opt for private health insurance.**

IMAGE ISTOCKPHOTO

### Waiting lists

Avoiding a public hospital waiting list for elective surgery is why many people opt for private health insurance. Elective surgery is for non-life-threatening conditions; it's medically necessary treatment for a condition that doesn't need to be treated within the next 24 hours, such as eye surgery for a cataract. This is in contrast to emergency surgery following a life-threatening situation, such as a heart attack or car accident, which qualifies for immediate treatment.

You usually have to join a waiting list for elective surgery. In 2006–07, 70% of all public hospital surgery admissions were for elective surgery. The national median waiting time during this period was 32 days — in other words, half those admitted for elective surgery waited less than 32 days, half more.

Waiting times vary widely and depend on your doctor, the hospital, the state you live in and the procedure you need. For example, fewer than 1% of Victorian patients waited for cataract eye surgery for more than 12 months, compared with about 40% in the NT. In NSW, the most recent figures show that, depending on the doctor and the hospital, the waiting time for nine out of 10 urgent 'ready for care' patients to be admitted for cataract removal ranges from five days to 17 months. >

### CHOICE verdict

The Federal Government has announced more money for the public system and is working with state governments to reduce waiting lists and improve services. However, private health cover will remain attractive for some people — for example, if you're older and think you're more likely to need elective surgery.

If the changes to the surcharge go through, though, younger people could well opt out of private insurance and instead save for emergencies in a special bank account (if the emergency doesn't happen, you still have the money to spend). Think about all the angles, including potential future costs such as Lifetime Health Cover, when making your decision.

| CHOICE BEST BUYS | | MONTHLY PRICE IN STATES WHERE POLICY IS A BEST BUY ($)* | | | | | | | EXCES |
|---|---|---|---|---|---|---|---|---|---|
| Fund and policy (in score order, alphabetically when equal) | Score (%) | ACT and NSW | NT | Queensland | SA | Tasmania | Victoria | WA | Per visit ($) |
| **FULL COVER, NO EXCESS** | | | | | | | | | |
| **AHM** Top Hospital | 100 | | 130 | 202 | | | | | |
| **GMHBA** Gold Hospital Level 0 | 100 | 187 | | | 194 | | 196 | 156 | |
| **HBA / Mutual Community** Top Hospital | 100 | 182 | 125 | | | | | | |
| **HCF** Top Plus | 100 | | | | | 184 | | | |
| **Health Partners** Gold Hospital | 100 | | | 197 | | | 197 | | |
| **Latrobe** Top Hospital H3 | 100 | | | 195 | 195 | | 195 | | |
| **Medibank Private** Blue Ribbon Hospital | 100 | 182 | 119 | 204 | | | | | |
| **Peoplecare** Private Hospital | 100 | 184 | | 184 | 184 | 184 | 184 | | |
| **FULL AND LIMITED COVER, $500 EXCESS** | | | | | | | | | |
| **GMHBA** Gold Hospital Level 1 | 100 | 145 | | 155 | 153 | 155 | 155 | 117 | 250 (D) |
| **Latrobe** Top Hospital CoverWise X2 | 100 | | | 159 | 159 | 159 | 159 | | 250 |
| **MBF** Advantage Hospital $250 Excess | 100 | | | | | | | 134 | 250 (D) |
| **Medibank Private** Blue Ribbon Hospital Level 2 | 100 | 148 | 79 | 168 | 167 | 172 | | 128 | 500 (D) |
| **NRMA / SGIO / SGIC** Hospital Value $250 Excess | 100 | | | 165 | 169 | 157 | | | 250 (D) |
| **Peoplecare** Private Hospital $250 Excess | 100 | | | 160 | 160 | 160 | 160 | | 250 (E) |
| **Australian Unity** Comprehensive Hospital K4 | 96 | | | | | | | 137 | 250 |
| **FULL AND LIMITED COVER, $1000 EXCESS** | | | | | | | | | |
| **GMHBA** Gold Hospital Level 2 | 100 | 124 | | 133 | 132 | 133 | 133 | 84 | 500 (D) |
| **HBA / Mutual** Community Hospital Cover with Excess Level 5 | 100 | 127 | | | | | | | 500 |
| **Latrobe** Top Hospital CoverWise X3 | 100 | 125 | | 125 | 125 | 125 | 125 | | 500 |
| **MBF** Advantage Hospital $500 Excess | 100 | | 74 | | | | | | 500 (D) |
| **Peoplecare** Private Hospital $500 Excess | 100 | 133 | | 133 | 133 | 133 | 133 | | 500 (E) |
| **St Lukes** Hospital 500 — J5 | 100 | | | | | 145 | | | 500 (F) |
| **Australian Unity** Comprehensive Hospital J4 | 96 | | | | 143 | 143 | | | 500 |
| **RESTRICTED COVER, $1000 EXCESS** | | | | | | | | | |
| **HCF** Hospital Advanced Savings 50*8 ($50 per day up to $800 per family co-payment) | 70 | 88 | 66 | 104 | | 84 | 110 | 66 | (G) |
| **HBA/Mutual Community** Hospital Saver | 65 | 88 | 64 | 101 | 101 | 88 | 106 | | 500 |
| **Medibank Private** First Choice Hospital Cover Level 3 | 60 | 79 | 57 | 102 | 96 | | 110 | | 1000 (D |
| **CHEAPEST POLICY TO AVOID LIFETIME HEALTH COVER** | | | | | | | | | |
| **GMHBA** Bronze Hospital Level 2 (A) | 40 | 65 | | 70 | 71 | | 71 | | 1000 |
| **MBF** Budget Hospital with Exclusions $1000 Excess (B) | 40 | 57 | 29 (C) | 74 | 72 | | 77 | 44 | 1000 |
| **MBF** Public Hospital (A) | 40 | | 47 | | | | | 48 | (H) |
| **NIB** Public Hospital $400 Excess (A) | 40 | 72 | | | | 63 | 81 | | 400 |
| **NRMA / SGIC / SGIO** Hospital Select Value with Exclusions (B) | 40 | | 36 | | | | | | 1000 |

| Annual maximum per family (*) | COVER | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Cataract (eye surgery) | Coronary (heart surgery) | Dialysis | IVF | Joint replacement | Obstetrics (childbirth) | Plastic surgery (medically necessary) | Psychiatry | Rehabilitation |
| | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| | √ | √ | √ | √ | √ | √ | √ | √ | √ |
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| | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| 600 (D) | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| 600 | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| 600 (D) | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| 600 (D) | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| 600 (D) | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| 600 (E) | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| 600 | √ | √ | √ | √ | √ | √ | √ | L12 | L12 |
| 000 (D) | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| 000 | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| 000 | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| 000 (D) | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| 000 (E) | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| 000 (F) | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| 000 | √ | √ | √ | √ | √ | √ | √ | L12 | L12 |
| 800 (G) | L | √ | L | L | L | L | √ | L | √ |
| 000 | L | L | √ | L | L | L | √ | L | L |
| 000 (D) | L | L | √ | L | L | L | L | L | L |
| 1000 | L | L | L | L | L | L | L | L | L |
| 2000 | Ex | Ex | Ex | Ex | Ex | Ex | √ | √ | √ |
| (H) | L | L | L | L | L | L | L | L | L |
| 800 | L | L | L | L | L | L | L | L | L |
| 2000 | Ex | Ex | Ex | Ex | Ex | Ex | √ | √ | √ |

## USING THE TABLE

We picked five categories of Best Buys to give you a choice of different levels of cover and excess/co-payment. All premiums are rounded monthly family premiums, with the 30% government rebate already deducted. (If you or your spouse are 65 or older you receive a 35% rebate; 40% for 70+.) Some funds may give you a discount if you pay by direct debit and/or annually instead of monthly.

Single premiums are usually half the family premium cost, while couples pay the same as a family. If you're a single parent, shop around as some funds give you a large discount on the family premium.

For our full database with premiums for families, single parents, couples and singles go to choice.com.au/money.

**Cover**

- **Full-cover** policies cover you in a public or private hospital as a private patient; they allow you to jump public hospital waiting lists.
- **Limited-cover policies** only cover you for some procedures in a public hospital for the first 12 to 36 months — a so-called benefit limitation period. This limitation only applies if you take out hospital insurance for the first time; if you switch from another fund you'll be fully covered apart from any waiting periods that may apply.
- **Restricted cover** — these policies don't cover all procedures in a private hospital. For some procedures you'll only be covered as a private patient in a public hospital, which allows you to choose your own doctor, but not to jump public hospital waiting lists.
- **Cheapest policies** often have restrictions and exclusions. They usually have a high excess. We selected at least one policy in each state that provides an exemption from the Medicare Levy Surcharge.

**TRAP** If a procedure is excluded, you aren't covered for it and will need to get treatment as a public patient, just like someone without private health insurance.

**Score** The score is based on the cover provided for 10 common procedures, including the ones in the table. Points are reduced if there are other limitations, such as no cover for obesity surgery.

**Excess and co-payment** You can choose an excess or co-payment to save on your premiums. The higher the excess or co-payment, the cheaper your premium.

An excess means you pay a certain amount (such as $500) towards the cost of your treatment, usually once per hospital stay. With a co-payment you pay an amount (for example, $50 a day) for a certain number of days each hospital stay. We've only included policies that have an annual maximum limit for excess and/or co-payment.

**TIP** Some funds don't charge excesses or co-payments for children on a family or single-parent policy.

**Limits** We've listed conditions/treatments in the table that some of the Best Buys limit or exclude.

- **L** Limited: only provides cover as a private patient in a public hospital; you're not covered for a private hospital. You can choose a doctor but you won't be able to jump a public hospital waiting list.
- **L12** Limited for 12 months: for the first year, the policy provides cover as a private patient in a public hospital only; you're not covered for a private hospital.
- **Ex** Excluded: no cover provided. This means you'll have to seek treatment as a public patient in a public hospital, like someone without private health insurance.

## TABLE NOTES

** Monthly premium prices for a family, with the 30% monthly rebate already deducted.*

*(A) This is a public hospital policy: all treatments are only covered as a private patient in a public hospital and you can't avoid public hospital waiting lists.*

*(B) This policy doesn't provide an exemption from the Medicare Levy Surcharge as the annual total excess is higher than $1000 for a family/$500 single.*

*(C) MBF Standard Hospital with Exclusions $1000 Excess, $44, score 70%, and MBF Advantage Hospital $1000 Excess, $47, score 100 %,are also cheap options in the NT. However, because they have a $2000 maximum excess they don't provide an exemption from the Medicare Levy Surcharge.*

*(D) Children on a family or single-parent policy pay $0 excess.*

*(E) Only 50% of the excess applies for day surgery.*

*(F) $0 excess for day surgery.*

*(G) $50 co-payment per day, maximum $800 per year.*

*(H) No excess, no co-payment.*

# In the pursuit of better feta ...

**You told us in an online poll that feta's a favourite. We discovered there's more to this cheese than you might think.**

**nutshell**

▶ The traditional 'Greek-style' feta rated highest in our expert taste test. Feta purists argue that 'Danish-style' feta — made using the ultrafiltration method — isn't authentic, but many people prefer its creamier, smoother texture.
▶ There's marinated or flavoured, sheep, goat or cow's milk, Greek or Danish — we explain the differences.

Buying feta used to be quite straightforward but now we're overwhelmed by choice. Not only do supermarket shelves stock Greek feta, and feta made in Australia, Denmark or Bulgaria (see *What's in a name*, 32), but options also include marinated, flavoured or crumbled, and feta made from sheep's, goat's or cow's milk. Not to mention reduced-fat.

So when choosing feta where do you start?

## Plain feta

Feta has a tangy, salty flavour and can range from soft to semi-hard. Feta made with goat's milk has a characteristic white colour, whereas cow's milk feta can have a yellow tinge. Most feta you find in supermarkets is sold as blocks or chunks in brine, in packs or tubs. CHOICE bought 25 nationally available pre-packaged products and our experts (see *Meet the expert tasters*, right) judged each cheese on its flavour, aroma, texture and appearance.

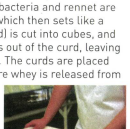
With cheeses from smaller brands, there can be batch-to-batch variations. The same type of cheese from the same brand won't necessarily taste exactly the same next time you buy it. For testing, we bought the cheeses from supermarkets, just like any consumer, and so only tasted that particular batch of cheese.

To keep numbers manageable, we left out feta labelled as 'reduced-fat' which had, on average, 15% fat. The stated fat content of the products we tested ranged from 16.7% to 28.2%. >

**6.1** million kg of feta is produced annually in Australia. Less than 300,000 kg of this is exported, whereas 2.7 million kg of feta is imported (mostly from Europe). Australian feta makes up nearly 70% of the 8.5 million kg market for feta in Australia.

## Did you know ?

There are two main methods used to produce feta. **Traditional method** Starter bacteria and rennet are added to pasteurised milk, which then sets like a junket. This junket (now curd) is cut into cubes, and whey (a watery liquid) comes out of the curd, leaving the curd more concentrated. The curds are placed into forms (moulds) and more whey is released from the curd, making it firmer and more concentrated. The cheese is then salted by immersion in brine (salty water) and matured for a minimum of two months. It's often stored and sold still in the brine. The texture of traditionally produced feta is firm and open (gaps in the curd) and it crumbles easily.



**Ultrafiltration (UF) method** This technology for cheese manufacture was introduced in the early 1970s. Pasteurised milk is passed through a special filter resulting in a concentrated, viscous liquid, which is poured into forms. Starter bacteria and rennet are then added to the concentrated milk and it turns to a solid. As with the traditional method, the cheese is then salted to finish the process. UF is a faster process than the traditional method and has the potential to increase yield because the whey proteins are incorporated into the final product. The texture of UF feta is smooth, creamy and closed (no openings).

Manufacturers aren't required to label the production method used. But as a general rule, if it's labelled **Danish-style** it's likely to be UF as the bulk of feta made in Denmark (one of the largest feta producers after Greece) is produced using this method. **Greek-style** feta, on the other hand, is more likely to have been produced using the traditional method.

IMAGE: ISTOCKPHOTO

## What to buy

### Plain

#### LEMNOS FETTA CHEESE GOAT'S MILK

**PRICE** $40.50 / kg

**TASTERS' COMMENTS**

Tangy nose, slightly low salt, good flavour and presentation, slightly crumbly.

#### ELCO GOURMET AUSTRALIAN GREEK STYLE FETA

**PRICE** $17.45 / kg

**TASTERS' COMMENTS**

Good acid and flavour balance, with a firm but slightly grainy finish.

**The more traditional Greek-style feta cheeses were awarded top marks by our experts.**

### Marinated

#### DODONI AEGEAN BITES MARINATED FETA

**PRICE** $36.47 / kg

**TASTERS' COMMENTS**

Good feta flavour and acid. Slightly weak texture.

#### EMPORIUM SELECTION FETA CHEESE GREEK-STYLE

**PRICE** $13.45 / kg

**TASTERS' COMMENTS**

Sharp acid and good flavour but slightly low salt and a dry, firm texture. Yellow tinge.

#### LEMNOS FETTA CHEESE (Cow's milk)

**PRICE** $25.50 / kg

**TASTERS' COMMENTS**

Flavour stood out, good body, but slightly fatty and pasty texture. Yellow tinge.

### MARINATE IT YOURSELF

If you'd rather not spend $5–$10 on a jar of marinated feta, why not get creative and make it yourself? You can spice it up by adding whole peppercorns or dried chilli flakes to taste.

| |
|---|
| 200 g Greek-style feta, cubed |
| 1 teaspoon oregano |
| 1 teaspoon cracked black pepper |
| 1 clove garlic, sliced |
| 2 pieces of lemon rind |
| 150 mL extra virgin olive oil, approx. |

- Place feta and all dry ingredients in a jar.
- Pour over olive oil, making sure it covers all ingredients.
- Seal jar and allow to marinate overnight.
- Can be stored in the refrigerator for up to two weeks.

## Meet the expert tasters

**Bill Tzimas**

Bill has judged numerous national dairy product competitions and is a longstanding retailer and wholesaler at Queen Victoria Market. He has been eating feta for 40 years, thanks to his Greek heritage.

**Neil Willman**

Neil is a master cheesemaker, educator and trainer. He has been a specialist cheese competition judge for many years at international level and in Australia at both state and national dairy product competitions.

**Roberta Muir**

Roberta completed the University of Melbourne's Cheese Judge Advanced Level course and has judged at the RAS Dairy Produce & Fine Food Show.

**Russell Smith**

Russell is a specialty cheese consultant and educator, a national cheese judge and contributing editor of *Regional Food Australia* magazine. He's also a passionate cheese lover.

## Feta & roasted capsicum dip

1 whole roasted red capsicum, seeds and skin removed
200 g Danish-style feta
1 tablespoon lemon rind, grated
½ cup coriander or rocket or parsley, chopped (optional)
Black pepper, to taste

- Blend capsicum, feta and lemon rind in a food processor or using a stick blender. Process until smooth.
- Fold in coriander.
- Spoon mixture into a bowl. Cover and refrigerate until ready to serve.
- Can be stored in the refrigerator for two to three days.

Serve with crusty bread or toasted Turkish or Lebanese bread. This dip is best made the day before serving to allow flavours to develop overnight.

< The top-scoring cheeses, which are all made in Australia, have characteristics of traditional ('Greek-style') feta — firm texture that crumbles easily. But many people prefer the smooth, more homogenous texture of feta made using the ultrafiltration method — often labelled as 'Danish-style' feta. *Did you know?*, page 30, explains the difference.

**Using it** Plain feta is extremely versatile and can be used in cooked dishes (anything from spinach or vegetable pies to pizza), to top off a Greek salad, or as a table cheese. Some serving suggestions on the packets include 'drizzle with olive oil and sprinkle with herbs, chilli or cracked pepper and serve as antipasto with fresh bread', 'toss through hot pasta', 'add to omelette or scrambled eggs', 'serve with watermelon or as part of a fruit platter'.

You may prefer to use Danish-style feta in recipes that aim for a smoother product. On the flip side, Greek-style feta is more suitable for recipes requiring crumbled feta. Either way, it's good news for vegetarians: all but five of the cheeses declared they were made using non-animal rennet (see the table for details).

### Marinated feta

Feta marinated in oil flavoured with ingredients such as herbs, spices or lemon zest can be delicious. It's widely available in supermarkets and our experts tasted the nine products we found — the table shows how they fared. When rating them, our experts considered the feta and the balance of flavours in the marinade.

If you like SOUTH CAPE Marinated Fetta you might want to try Aldi's EMPORIUM SELECTION Marinated Feta. The packaging and ingredients are nearly identical, they have similar scores and comments, but Aldi's product is cheaper.

**Using it** Marinated feta makes a great addition to any antipasto dish, can liven up a salad or toasted sandwich and is just as good eaten straight from the tub. You'll generally pay more for the marinated product, so try making your own using our recipe, page 31.

### Other forms of feta

Our taste test focused on pre-packaged plain blocks and marinated feta, but supermarkets sell feta in other forms too.

**Flavoured** feta has ingredients such as pesto, garlic or olive mixed through it. The labels suggest you toss it with your favourite salad, or add it to a tart or pasta. Our experts likened flavoured feta to 'club' cheese that's passed off as cheddar — essentially it's not feta in the true sense of the word. But ultimately the choice is yours.

**Crumbled** feta caters to a market, in much the same way as bags of grated mozzarella or shaved parmesan. While it may be handy for tossing through salads or pasta or topping a pizza, you pay for the convenience (to the tune of around $25/kg) — in most cases it's cheaper to buy a block and crumble it yourself, which is pretty easy. ■

#### WHAT'S IN A NAME?

Feta cheese has been produced in Greece since ancient times. The name 'feta' has been used since the 17th century when Greece was under Venetian influence -- it comes from the Italian word for 'slice', most likely referring to the method of slicing the curds into cubes during production. Traditionally, feta was made with sheep's and/or goat's milk using a slow filtration process, but feta produced outside Greece is now often produced from cow's milk using ultrafiltration .

After a long legal battle with Denmark, Germany and France, Greek feta was granted Protected Designation of Origin (PDO) status by the European Commission in 2002. This means that feta sold in the EU can only be labelled as such if it comes from Greece (and complies with strict production guidelines, including that it's produced from the milk of sheep and goats using traditional methods). PDO legislation is enforced within the EU, but doesn't apply elsewhere (unless there's a bilateral agreement). That's why in Australia we can buy 'feta' from Denmark and Bulgaria, for example -- within the EU it has to be marketed under a different name.

**FETA TABLE**

| Brand / product (in rank order) | Total score (out of 20) | Milk type | Country of origin | Price / kg ($) |
|---|---|---|---|---|
| **PLAIN** | | | | |
| **Lemnos** Fetta Cheese Goat's Milk | 16.75 | Goat | Australia | 40.50 |
| **Elco** Gourmet Australian Greek-Style Feta | 16.5 | Cow | Australia | 17.45 |
| **Emporium** Selection Feta Cheese Greek Style | 15.75 | Cow | Australia | 13.45 |
| **Lemnos** Fetta Cheese | 15.25 | Cow | Australia | 25.50 |
| **Lemnos** Fetta Cheese Sheeps Milk | 14.75 | Sheep | Australia | 36.11 |
| **You'll Love Coles** Australian-style Fetta | 14.5 | Cow | Australia | 14.45 |
| **Fage** Authentic Greek Feta (A) (B) | 14.25 | Sheep and goat | Greece | 27.45 |
| **Lemnos** Fetta Cheese Organic | 14 | Cow | Australia | 33.06 |
| **You'll Love Coles** Danish-style Fetta | 13.75 | Cow | Australia | 14.45 |
| **Hillwood** Tasmanian Cheeses Greek Style Feta | 13.75 | Cow | Australia | 13.75 |
| **Tamar Valley** Cow's Feta | 13.5 | Cow | Australia | 16.45 |
| **South Cape** Fetta in Brine | 13.25 | Cow | Australia | 25.96 |
| **South Cape** Tasmanian Goats Fetta | 13.25 | Goat | Australia | 38.25 |
| **Elco** Gourmet Australian Goats Milk Feta | 13.25 | Goat | Australia | 29.95 |
| **Dodoni** Feta Cheese (A) (B) | 13.25 | Sheep and goat | Greece | 27.95 |
| **Kebia** Bulgarian Sheeps Milk Feta Cheese Original (B) | 13.25 | Sheep | Bulgaria | 16.62 |
| **South Cape** Tasmanian Fetta | 13 | Cow | Australia | 23.45 |
| **Tamar** Valley Goat's Feta | 13 | Goat | Australia | 34.95 |
| **Hillwood** Tasmanian Cheeses Ultimate Feta | 12.75 | Cow | Australia | 14.25 |
| **Margaret River** Dairy Company Australian Feta Original | 12 | Cow | Australia | 26.94 |
| **Clover Creek** Greek Style Australian Fetta (C) | 12 | Cow | Australia | 22.45 |
| **Lemnos** Fetta Cheese Smooth | 12 | Cow | Australia | 16.45 |
| **Emporium Selection** Feta Cheese Danish Style | 12 | Cow | Australia | 13.45 |
| **Nisi** Danish Style Fetta (B) | 11.5 | Cow | Denmark | 19.95 |
| **Mayers** Fetta | 10.75 | Cow | Denmark | 12.68 |
| **MARINATED** | | | | |
| **Dodoni** Aegean Bites Marinated Feta (B) | 15.25 | Sheep and goat | Greek feta, packed in Australia | 36.47 |
| **Arla Apetina** Danish Feta With Spices | 14.5 | Cow | Denmark | 24.20 |
| **Margaret River Dairy Company** Black Label Marinated Feta | 13.5 | Cow | Australia | 41.95 |
| **South Cape** Persian Fetta | 13 | Cow | Australia | 37.72 |
| **Emporium** Selection Goat's Feta Marinated | 12.75 | Goat | Australia | 15.14 |
| **South Cape** Marinated Fetta | 12.75 | Cow | Australia | 28.54 |
| **Timboon** Organic Gourmet Fetta | 12.5 | Cow | Australia | 31.96 |
| **Emporium Selection** Cow's Feta Marinated | 12.5 | Cow | Australia | 15.11 |
| **Binnorie Dairy** Marinated Fetta | 11.75 | Cow | Australia | 34.30 |

**Plain or marinated feta is extremely versatile — it can used in pizzas, pies, salads, as an antipasto dish, or simply as a table cheese.**

**USING THE TABLE**

**Scores** The experts tasted the cheeses (without knowing the brands) and agreed on a score, following a 20-point system similar to that used in judging cheese shows — a maximum of 10 for flavour and aroma, six for texture and four for presentation.

**Price per kg** This is based on what we paid in Sydney in April 2008.

**TABLE NOTES**

*(A) This feta has PDO status.*

*(B) Dodoni Feta Cheese is made using animal rennet. Other products with this footnote don't specify the type of rennet used. All products without this footnote are made using non-animal rennet.*

*(C) Brand changing to South Cape.*

# Hands-free baby

**CHOICE asked eight parents to trial 12 baby carriers, while two medical experts also assessed them for comfort, safety and suitability.**

**nutshell**

▶ On trial: 12 baby carriers and slings priced from $40 to $230.

▶ Different styles of baby carrier suit different body shapes and sizes, for both parent and baby; try on a few different ones in the shop.

Being out and about with a baby can feel like a juggling act. As well as your baby, you'll be trying to carry a bag of nappies and bottles, a handbag and sometimes shopping bags too. With a baby carrier or sling, you can keep your baby close and secure while leaving your hands free for other tasks — especially handy if your baby is upset and needs to snuggle close.

To help you pick a carrier, we asked eight parents with eight gorgeous babies, plus two professional experts, to assess 12 carriers and slings (costing $40–$230) to find out which ones are most comfortable, secure and easy to use.

For young babies, two main styles are suitable:

**A soft padded carrier** (pouch) worn on your front. These allow your baby to snuggle up in the **face-in** position. Many carriers also allow you to position your baby **face out**, which allows more freedom of movement and visibility for an older baby.

**A sling**, also worn across your front, usually offers not just the vertical face-in and face-out positions, but also the 'peapod' position, where a young baby is carried wrapped around or across your body.

Backpack carriers are suitable for older babies and toddlers and so aren't included in this test.

## What to buy $

| | |
|---|---|
| **BABY BJÖRN** Carrier Active | $190 |
| **BABY BJÖRN** Carrier Synergy | $230 |
| **EVENFLO** Snugli Comfort Vent Soft Carrier | $45 |

## Try before you buy

A baby carrier isn't a good idea for a pre-birth gift. Ideally, you want your baby with you when you buy a carrier, so you can check several for comfort and firmness of fit, and whether the baby's weight is evenly distributed. Also check that the straps are long enough to fit other potential wearers. Make sure you can put the carrier on and take it off easily without assistance. Clips and buckles are usually easier to do up and release than straps that tie up.

Consider the season you'll be using it. Lightweight carriers with a more open design or breathable fabric will be more comfortable for the baby in warmer months.

The extra material in a sling-type carrier allows you to breastfeed a baby, which is a bit awkward in a pouch. However, a sling can also be too bulky for smaller babies, can take longer to learn to wear correctly, and some people find them uncomfortable.

Each carrier in the test indicates a suitable weight or age range; some are suitable up to around 12 kg, while others are suitable up to 18 kg or around three years of age. While these ranges can be useful to see whether it's suitable for a small newborn baby, in most cases you or your baby will decide when it's time to stop using a carrier — the baby will get too heavy or wriggly for you to carry them safely, too big to fit in comfortably, or will find it too confining.

If you plan to use it for more than just a few months, make sure it can accommodate your baby's growth. A facing-out option is important for carrying older babies. >

## HOW WE TESTED

**Six mums and two dads** assessed the baby carriers and slings. The parents all had experience using baby carriers, and their babies ranged from three to six months old.

**The trialists** assessed them for ease of use, comfort and security while carrying their babies on their front. They assessed the carriers with their babies facing inwards and, where possible, facing outwards as well. The trial included walking around the neighbourhood, going up and down stairs and bending over.

**Separately to the user trial**, the carriers were assessed by a physiotherapist and a chiropractor for their comfort, safety and suitability. Two mothers of differing builds, with babies of different weights, wore the slings while the experts made their assessments.

The experts' comments are included in the profiles and *About the rest*.

▶ The HUG-A-BUB Baby Carrier was the best-rated sling style of carrier in the trial, so if you think a sling is for you, give it a try. Trialists rated it OK overall; they found it somewhat difficult to use in many respects, but once it was on, they thought it was very comfortable and secure. The experts said it provides good support for the baby and wearer, though with a larger baby the wearer could find it pulls on their shoulders and neck.

## Meet the experts

**Karen Herbert**

Karen is a UK-trained chartered physiotherapist with 20 years' experience. She's currently employed at the Sydney Children's Hospital as a Senior Physiotherapist specialising in child development and neurology.

**Mary Papatheocharous**

Mary is the president of the NSW branch of the Chiropractors' Association of Australia, and has been a practising chiropractor for nine years. She focuses on families, pregnancy and paediatrics, and uses cranial and non-manual chiropractic techniques.

## What to look for

### CARRIER ESSENTIALS

- All straps should be fully and easily **adjustable** with one hand. They shouldn't obscure a baby's vision or cut into their face.
- The carrier should **support** a baby sufficiently without restricting head, leg and arm movement.
- For the baby's comfort, inside seams should be well-finished so they **don't rub** or **chafe**.
- Useful features include a **'dribble-guard'** to protect your clothes (the KAPOOCHI and LOVE N CARE have one), a pouch for your wallet or keys (as on the ERGO, EVENFLO, HUG-A-BUB and TETRA) and a rain guard or sun cover (the ERGO has one).

Broad, well-padded **shoulder straps** that cross at the back help distribute the weight. The straps shouldn't pull too much on your neck or shoulders.

Adequate **head support** is particularly important for younger babies, who have little or no head and neck control yet.

**Clear and concise instructions** are important, especially if you haven't used a baby carrier before. Pictures are helpful, as is a DVD (in this test the ERGO and HUG-A-BUB came with DVDs), or instructions printed on the carrier itself (as on the BABY BJÖRN models).

A broad hip or **waist strap** will take some weight off your shoulders and limit sideways movement of the carrier, adding stability.

**Comfort — both yours and the baby's — is critical so you should have your baby with you when you buy a carrier.**

## Profiles

OVERALL RATING VERY GOOD

### BABY BJÖRN Baby Carrier Active

**PRICE** $190
**TYPE** Pouch
**GOOD POINTS**

- The trialists found it very easy to use in almost all respects. The exceptions were putting the carrier on and taking it off without disturbing a sleeping baby, and they still thought that was 'reasonably easy'.
- Very comfortable to wear.
- Very secure for the baby, even when the wearer's hands are occupied and while bending down.
- Very easy to follow the instructions (which are printed on the carrier itself).
- The experts said it provides good support for both baby and most wearers without putting too much pressure on the wearer's shoulders and neck.

**BAD POINTS**

- On a smaller woman with a larger baby, the experts thought it didn't distribute the baby's weight as evenly as it should.

**TRIALIST COMMENTS**

"Very easy to use, very comfortable — a winner!"
"I like this carrier. My only concern is the fabric is quite thick, which is great for support, but not good on a hot day — the baby might overheat."
"Didn't feel the need to use my hands for support at all."

OVERALL RATING VERY GOOD

### BABY BJÖRN Baby Carrier Synergy

**PRICE** $230
**TYPE** Pouch
**GOOD POINTS**

- Very easy to adjust the straps and to take the carrier off.
- Reasonably easy to use in other respects.
- Instructions are printed on the carrier.
- Very comfortable to wear.
- Very secure for the baby, even when the wearer's hands are occupied and while bending down.
- The experts said it provided good support for the baby and also for a larger wearer.

**BAD POINTS**

- The experts found that the wider bottom of this carrier causes the material to bunch up and create pressure marks on the baby's thighs.
- The ventilated material was thought to be more abrasive on the baby's skin.
- The carrier tends to pull on the neck and shoulders of a smaller wearer with a larger baby.

**TRIALIST COMMENTS**

"Great carrier — very comfortable, secure and easy to use. It also looks good."
"Loved the lumbar support."
"Head support was rubbing a bit when facing inward and [the baby] turned his head to the side."

OVERALL RATING GOOD

### EVENFLO Snugli Comfort Vent Soft Carrier

**PRICE** $45
**TYPE** Pouch
**GOOD POINTS**

- Very easy to put on and take off.
- Reasonably easy to use in other respects.
- Wearers thought it felt very secure overall, and reasonably secure when they were bending down.
- Care and maintenance (but not usage) instructions are printed on the carrier itself, so they're always at hand (but see *Trialists' comments*, below).

**BAD POINTS**

- The experts thought it didn't provide adequate support for the baby, especially around the head, and it pulls on the wearer's shoulders. This contrasted with the wearers' opinions. Given its low price, try for yourself if you're interested, and see what you think.

**TRIALIST COMMENTS**

"There weren't really instructions. Just had pictures of the sling, but didn't properly describe how to put it on. I had to work it out myself, but it was fairly simple."
"Baby seemed content and comfortable enough to sleep."
"When the baby was facing forward, his legs were left with a red mark from the pressure."

### USING THE TABLE

**Score** The trialists gave each carrier an **overall rating** after assessing the carriers for comfort , ease of use and security.

**Comfort** They rated:

- Overall comfort for the wearer and the baby, when walking up and down stairs and on level ground, and the comfort of straps, belts and buckles.

**Ease of use** They assessed:

- Following the instructions.
- Putting the carrier on and taking it off.
- Fitting the baby into the carrier and taking them out.
- Doing up, undoing and adjusting the straps, belts and buckles.
- Taking the carrier off without disturbing a sleeping baby.

**Security** Finally, they rated the security the carrier offered their baby:

- Overall in the carrier.
- While unsupported by both hands.
- While the wearer was bending down.
- The security of the head support.

For more on the tests, see *How we tested*, page 35.

**Price** Recommended retail, as of February 2008.

### TABLE NOTES

** Allows the baby to face inwards or outwards.*
*(A) Calculated from the stated recommendation of 7–15 lb with infant insert and 16–40 lb without infant insert. The overall recommended weight range is 7–40 lb.*
*(B) $159 for the carrier plus $32 for an infant insert for babies up to four months, who need extra head support.*

## About the rest

- Trialists rated the ERGO carrier 1 OK overall, though not as good as the carriers in the *What to buy list*, and the experts found no particular problems with it.
- See *How we tested*, page 35, for comments on the HUG-A-BUB, which was the top-rating sling-type carrier.
- Trialists rated the LOVE N CARE carrier 2 OK, and found no particular problems with it. However, the experts think it doesn't provide adequate support for the baby's head or spine. They also found that the carrier pulls significantly on the wearer's neck and shoulders and the straps dig into the wearer's sides.
- Trialists rated the TETRA carrier 3 OK overall, however, some thought the buckles and straps were hard to adjust. The experts said it provided good support for baby and wearer, but the straps dig into the waist of a larger wearer.
- Trialists thought the AUSTRALIAN BREASTFEEDING ASSOCIATION Meh Tai 4 was somewhat difficult to use; to adjust the straps; to take the baby out of; and to take off without disturbing a sleeping baby. Some wearers found it uncomfortable, and somewhat insecure when bending down. The experts said it doesn't provide adequate support for the baby and exerts pressure on the wearer's neck and shoulders.
- Wearers found the straps on the AUSTRALIAN BREASTFEEDING ASSOCIATION Simplicity Sling 5 uncomfortable, and also thought their babies were uncomfortable in the sling. The experts said the sling pulls on the neck and shoulders of the wearer and doesn't provide adequate head support for the baby, and parts of the sling rub or press into the baby's face and head.
- While trialists rated the BABY ROCK Comfy Carry Sling 6 well overall for ease of use, they found it generally uncomfortable and rather insecure. The experts said it doesn't support a baby well in the upright position, as the edge of the sling digs into the baby's legs, and in the peapod position with a smaller baby the edging couldn't be tightened enough to provide adequate support. The sling pulls on the wearer's shoulder and neck.
- Trialists found the KAPOOCHI 7 difficult to use in most respects, though easy to take off and to take the baby out of the carrier. The experts said the baby sat too low and too far away from the wearer's body, and therefore the carrier pulls on the wearer's neck and upper spine, and the baby is not well supported.
- The BABA SLINGS 8 sling was the only carrier the trialists rated as poor overall. They thought their baby was comfortable in it, but the sling itself was uncomfortable to wear. They also found it insecure for the baby, not adequately supporting their head. And they found the instructions difficult to follow. The experts thought it simply unsuitable, as it has too much fabric for both smaller and larger babies and there's no way to stabilise the baby into a comfortable position. The manufacturer disagreed with our test result, but told us they recognise that the instructions could be improved to help ensure the sling is worn correctly. They are working on a DVD to include with the instructions.

| PRODUCT | | RATING | FEATURES | | SPECIFICATIONS | | |
|---|---|---|---|---|---|---|---|
| **Brand / model (in rank order)** | **Type** | **Overall rating** | **Facing out option*** | **Can also be worn on your back** | **Recommended age / weight** | **Contact** | **Price ($)** |
| **Baby Björn** Baby Carrier Active | Pouch | Very good | √ | | 3.5–12 kg; minimum 53 cm | www.babybjorn.com | 190 |
| **Baby Björn** Baby Carrier Synergy | Pouch | Very good | √ | | 3.5–12 kg; minimum 53 cm | www.babybjorn.com | 230 |
| **Evenflo Snugli** Comfort Vent Soft Carrier 0441638 | Pouch | Good | √ | | 3.2–11.8 kg | 03 9555 7227 | 45 |
| **Ergo Baby** Baby Carrier | Pouch | OK | | √ | 3.2–18.2 kg (A) | www.babesinarms.com.au | 191 (B) |
| **Hug-a-Bub** Baby Sling | Sling | OK | √ | | Premature baby to toddler | www.hugabub.com | 120 |
| **Love n Care** Baby Papoose | Pouch | OK | √ | | From birth to older babies | www.lovencare.com.au | 49 |
| **Tetra Comfy** Baby Carrier | Pouch | OK | | | Up to 13 kg | www.basicallybaby.com.au | 50 |
| **Australian Breastfeeding Association** Meh Tai Baby Sling | Pouch | Borderline | | √ | From birth to toddler | www.mothersdirect.com.au | 40 |
| **Australian Breastfeeding Association** Simplicity Sling | Pouch | Borderline | | | From birth to toddler | www.mothersdirect.com.au | 55 |
| **Baby Rock** Comfy Carry Sling | Sling | Borderline | | √ | 0–24 months | www.babyrock.biz | 120 |
| **Kapoochi** Classic Carry Pouch | Pouch | Borderline | √ | | 0–12 months facing in, 4–12 months facing out | www.kapoochi.com.au | 110 |
| **Baba Slings** Standard | Sling | Poor | √ | √ | From birth to toddler | www.babaslings.com | 94 |

# Avoiding the rental car rip-off

**Car rental contracts operate very much in favour of the rental companies, but you can reduce your risks.**

**nutshell**

- Contracts from major national car rental companies have improved since Victoria introduced laws preventing unfair terms in contracts in that state, but the odds are still stacked against the consumer.
- Extra fees and contract exclusions can be quite surprising — compare what companies' prices cover and check contracts before you sign up.

Renting a car at your destination offers the freedom and flexibility to make the most of your holiday: you can go (almost) anywhere you want, when you want. However, over the years, many consumers have contacted CHOICE about unfair contracts, dubious damage claims, loopholes in insurance cover, outrageous excesses, misleading pricing, mechanical problems and onerous restrictions on car rental use.

In 2004, Consumer Affairs Victoria reviewed companies' terms and conditions after laws were introduced preventing unfair terms in consumer contracts. Unfair terms are those that:

- Allow hire companies to unilaterally vary prices and other terms and conditions.
- Require the hirer to agree the car is in sound mechanical condition when it's collected.
- Put unreasonable restrictions on where the vehicle can be used.
- Allow the company to debit your credit card without informing you first.

The biggest players in the industry subsequently changed their contracts. The changes were rolled out nationally, although smaller companies that don't operate in Victoria may still include such contract conditions. In Queensland (the only state to provide data to CHOICE) complaints about car hire experiences haven't decreased since the laws were introduced.

So the odds are still stacked against the consumer, with companies debiting credit cards without informing the cardholder; claiming damage to cars of which the renter was unaware, or that was pre-existing; not indicating they've looked for a repair deal that's fair for the consumer; and ridiculous exclusions, such as hail damage. But there are steps to help ensure you get a fair deal renting a car.

## Reduce the element of $urprise

Fees can apply when you hire a car, so when you're shopping around check if they're included or additional.

- **Premium location surcharge** (or airport recovery concession) applies to pick-ups from airports, but not drop-offs. It's usually a percentage of the *total cost* of car hire (including excess reduction cover, additional kilometres and one-way fees). If you're renting for a long period, consider taking a taxi to a different location. But check one-way rental fees, below.
- **Vehicle registration recovery fee** is a surcharge to recover the cost of registering a rental vehicle. It applies to all vehicles and varies according to state.
- **Government stamp duty.**
- **Administration fees.**

Other costs that you'll often come across when you rent a car are:

- **Fees for additional kilometres** if it's not an 'unlimited kilometre' deal.
- **A surcharge for one-way rental** where pick-up and drop-off are at different locations.
- **A surcharge for drivers under 25.**
- **Electronic toll fees** Passes are required for 'cashless' toll roads in Sydney and Melbourne, and use of these roads without the appropriate pass can incur fines and handling fees from rental car companies. If you suddenly find yourself on one of these roads, passes can be purchased within a certain period afterwards from the toll road operator.
- **Fuel** If you're supposed to return the car full of fuel and don't, you'll be charged a premium rate.
- **Hire of equipment** such as a baby seat or GPS navigation device.
- **GST** GST *still* isn't always included in all listed prices.

## Check the exclusions

Insurance for all major companies (Avis, Budget, Europcar, Hertz and Thrifty) and many smaller ones excludes damage to the roof caused by driving under something too low, underbody damage and damage caused by total or partial water submersion (and offroad driving). If you have such an accident, insurance won't cover it and you could be up for thousands of dollars in repair costs. The cost of repairs resulting from your failure to maintain fuel and fluid levels (brake fluid, oil, coolant) is also a standard exclusion.

Some companies also exclude:

- **Single-vehicle accidents**, such as hitting an animal or tree (including Thrifty of the bigger companies).
- **Gazetted (officially mapped) dirt roads** Accidents on these roads (unless the vehicle is a 4WD) are excluded by Europcar, Thrifty and Hertz, of the bigger companies.
- **Other dirt roads** Accidents that occur on other dirt roads, including driveways and park access, can be a hazy area. Budget and Avis, for instance, cover travel only on "roads that are properly formed and constructed as a sealed, metalled or gravel road" (they couldn't tell us whether or not that includes some gazetted roads that have fallen into disrepair and could no longer be considered "properly formed"). Hertz, while it doesn't cover gazetted dirt roads, does cover 'short' access roads to parks and accommodation. Other companies specify that access roads and drives only up to a certain length are covered or that unsealed roads can be covered if travel has been authorised beforehand. Check the terms and conditions carefully before hiring if you know you'll be using unsealed roads or access drives.

Other less obvious exclusions listed with some companies are:

- **Hail damage, falling trees** and other 'Acts of God'.
- **Tyre, windscreen, headlight and interior damage.**
- **Accidents that occur when reversing.**
- **Roof or underbody damage** whatever the cause (if you roll the car, say).

If you're involved in an accident that's not your fault, most companies will retain your excess, then refund it when they obtain funds from the at-fault party — which could be inconvenient and cost you interest when they deduct it from your credit card. But we even found a company that charges an excess for not-at-fault accidents.

Check the terms and conditions of various companies and make your choice accordingly. Most companies have a copy of the terms and conditions on their websites, so you have the chance to compare companies. Saving a few dollars a day could cost you thousands if you have the wrong kind of accident.

You might be a careful and skilled driver and reckon on going without an excess-reduction package. But once you take the keys to the rental car, you're responsible for any damage that occurs, which, depending on the company, can include that caused by rampaging kangaroos, hailstones or careless drivers not honest enough to leave a note when they hit your unattended car — as Kathy from Brisbane discovered.

On day two of her car rental, Kathy noticed a large dent and black scrapes on the car's front bumper, and knew she hadn't been responsible. About a month later, and without any prior notice, the full excess amount was deducted from her credit card.

Minor damage like this becomes very expensive, because you're not only liable for the cost of repairs, but also costs such as damage appraisal, administration expenses (time taken to make arrangements for repair and so on) and losses due to the vehicle not being available to rent out.

Kathy was never sure if the incident had occurred under her charge, because like many exhausted travellers reaching their destination, she didn't quite have the presence of mind to carefully check the car first. "As in most airports, the keys are handed to you at the desk, you then struggle with kids, kids' paraphernalia, luggage and the odd stray grandmother out in the hire car lot, and look for what seems forever for your hire car with no representatives to help you."

## Reduce your excess

Many companies will offer you a choice to reduce the excess — for a fee. These fees can range from a few dollars to around $30, but are typically in the order of $20 per day for short-term rentals. This extra cover will substantially reduce the maximum excess payable, but can quickly add up over several days of car hire.

But there are alternatives, including:

- **Domestic travel insurance** often covers you for rental car excess. For example, a two-week $89 Australian Plus Travel Plan with QBE will cover your liability to $3000. The cost of the policy is a lot cheaper than paying over $20 per day for two weeks' excess reduction.
- **ANZ credit card holders** can join its Auto Assist program for $33 per year. It includes Rental Vehicle Insurance Excess Cover of $2400 (less an excess of $350).
- **RACV** offers an insurance plan called Reimbursement of Car Hire Excess, which costs $72 (discounted further according to length of membership) for $3000 cover. See if your state's motoring organisation has a similar deal.
- **Some credit card companies** offer some form of travel insurance when you use the card for travel purposes.

It's important to realise this cover doesn't apply to accidents excluded under the rental car company's terms and conditions — see *Check the exclusions*, above, for examples. >

**Check the terms and conditions of different companies — saving a few dollars a day could cost thousands if you have the wrong kind of accident.**

# Time for HD?

## If a picture's worth a thousand words, imagine the story you can tell with video.

**nutshell**

- High-definition camcorders offer impressive video quality, but you need an HD television to enjoy the benefits.
- Tape is quickly becoming an entry-level option for video cameras and DVD is not living up to its initial hype.

The two biggest changes in the camcorder market over the past year have been the recording media and the arrival of high definition (HD). CHOICE tested 24 models, including 10 HD camcorders, and found that overall the performance and quality of tape- and DVD-based camcorders are falling behind models using HDDs (hard disc drives) and removable flash-memory cards.

Most of the models we tested record to a small hard disc drive, removable flash memory or a combination of both. The remaining models use either DVD media or MiniDV tape (see *Camcorder systems*, page 45).

If you don't plan to do much editing, then perhaps a DVD-format camera, which records to an 8 cm DVD disc which can be played on most DVD players and computer drives once formatted, would suit. However, the relatively small amount of video you can record to these discs (from 1 GB to 3 GB) compared with a 60 GB hard drive or a 32 GB removable memory flash card, makes DVD a much less attractive option. Also, the discs are not as readily available as MiniDV tapes or flash cards.

### Do you need high definition?

Prices for HD camcorders are coming down, although you still pay a premium for the higher quality picture. The HD camcorders CHOICE tested can record video at a resolution of 1920 x 1080 pixels, also known as 1080i, which can be shown at full quality on most new and recently purchased plasma and LCD TVs. None of the models we tested can capture video at 1080p resolution, which is considered the highest resolution currently available on a camcorder and not generally available outside a professional broadcast camera. If in doubt, look for statements such as 'full HD', '1080p' or '1080i' when looking for a new TV.

All the HD camcorders tested will play both digital video and audio through a high-definition multimedia interface (HDMI) which provides the best possible audio and picture quality. However, you need an HDMI connection on your TV and/or home-theatre system to enjoy the benefits. Some of the HD camcorders use a mini HDMI connection, so if you don't get the cable with the camera, you might have to spend extra time and money to locate one.

### Mac users take care

CHOICE has looked into the Mac-compatibility of the most recently released camcorders and found a sea of confusion with regards to what will and won't work with the Apple Mac.

Apple has been a very strong supporter of FireWire as the best option for transferring video from a DV tape >

## What to look for

### FEATURES TO CONSIDER

If you think a digital camcorder is for you, consider the following before you buy.

- An **external battery charger** allows you to carry on filming with a fully charged battery while charging a flat one, rather than having to hook up the whole camcorder to the power supply.
- **Video lamp/photo flash** These allow you to take video or photos in low light.
- **Dolby digital / surround sound** either separates the audio into a two-channel version of Dolby sound or the surround-sound feature separates sound into five channels, providing a home-theatre effect to your production.
- **USB version** In the past, USB connections were much slower as the older USB 1.1 standard was used. Now most new camcorders have a much faster USB 2.0 standard which delivers performance similar to FireWire (a popular connection option for MiniDV camcorders) when transferring video from the camera to your computer.
- An **external microphone** usually provides better sound quality than a built-in one. So if good audio quality is important to you, make sure the camcorder allows you to connect one through the use of a microphone input.

**HDMI** High-definition multimedia interface is a new connection option that is available on most HD camcorders and delivers digital video and audio via a single cable — with no loss of quality — to a compatible TV or home-theatre system.

A **wide aspect** (16:9) screen shows your video as it would appear on a plasma or LCD TV.

**Still image primary memory type** SD removable memory, or smaller variations of the format, including mini and microSD, have become the most popular type of removable memory, except for SONY camcorders where Memory Stick Pro Duo (MS Pro Duo) is used.

## What to buy

### Standard definition

**60%** PANASONIC SDR-H280

PRICE $1209
SYSTEM HDD
GOOD POINTS
- Good picture quality for video and good optical image stabiliser.
- Very good start-up time.
- Best audio performance.
- 143 minutes' recording time.
- External battery charger.

BAD POINTS
- Small optical zoom range.

**59%** SONY DCR-SR220

PRICE $1399
SYSTEM HDD
GOOD POINTS
- Good picture quality for video and good optical image stabiliser.
- Large 60 GB hard drive for an SD camera.
- Equal-best battery performance with 147 minutes of recording.
- Good set of video applications.

BAD POINTS
- Poor autofocus performance in low light.

**Prices for high-definition camcorders are coming down, but you still pay more for a higher quality picture.**

### High definition

**71%** SONY HDR-SR11

PRICE $1999
SYSTEM HDD
GOOD POINTS
- Very good image quality.
- Very effective optical image stabiliser.
- Very good start-up time.
- Very good low-light performance.
- Quiet operation with little motor drive noise.

BAD POINTS
- Wind filter not very effective.
- Slow to start up in still-photo mode.

**68%** PANASONIC HDC-HS9

PRICE $1999
SYSTEM HDD
GOOD POINTS
- Very good image quality.
- Very effective optical image stabiliser.
- External battery charger.
- Quiet operation with very little motor drive noise.

BAD POINTS
- Poor autofocus performance in low light.

**69%** PANASONIC HDC-SD9

PRICE $1869
SYSTEM Memory card
GOOD POINTS
- Very good image quality.
- Very effective optical image stabiliser.
- External battery charger.
- Quiet operation with very little motor drive noise.
- Very good start-up time.

BAD POINTS
- Poor autofocus performance in low light.

**68%** SONY HDR-HC9

PRICE $1699
SYSTEM MiniDV
GOOD POINTS
- Very good image quality.
- Very effective optical image stabiliser.
- Very good low-light performance.

BAD POINTS
- Slow shutter delay in still photo mode.

## About the rest

- MiniDV tape-based SD camcorders are mainly offered as an entry level model, although PANASONIC'S NV-GS330 is a good option for enthusiasts wanting to stay with tape but still needing a good level of quality.
- USB 2.0 is taking over from the traditional FireWire connection, with the CANON MD225 and SONY DCR-HC52 the only models without a USB 2.0 connection.
- Some models such as the CANON HR 10 and the two SANYO models provide good to very good picture quality for still photos.
- Both the Samsung models and the SONY DCR DVD810 and HDR UX20 have inbuilt memory which can be handy if you run out of memory cards.

**CHOICE is looking into the issue of Mac computers not being compatible with some camcorders.**

< camcorder to a computer for editing. However, more and more camcorders are being released with the alternative USB 2.0 only. Problems we and our subscribers have encountered with camcorders that use USB range from an inability to import video into iMovie to simply not recognising the camcorder at all.

CHOICE is looking into the issue further but, for the moment, we recommend the safest option is to seek an assurance from the retailer that the model you purchase will work with your Mac.

## CHOICE verdict

If a large LCD monitor and the ability to attach an external microphone are among your requirements for a high-definition camcorder, the SONY HDR-SR11 is well worth considering. The HDR-SR11 also performs well as a still-photo camera with 10.2 megapixel resolution, which is more than enough for a good-quality A4-sized photo print.

The PANASONIC HDC-SD9 is one of the most compact options available because it uses an SD removable flash card, while the HDC-HS9 also comes with a hefty 60 GB HDD. However, if you want to stay with tape, the SONY HDR-HC9 is one of the few available options to capture video onto tape in full HD.

Two HDD models dominate the top scorers among the standard-definition options. The PANASONIC SDR-H280 delivers good image quality and the best audio among the SD models. However, if you need extra space for that long family holiday, the SONY DCR-SR220 offers twice the hard-drive capacity and a larger optical zoom. ■

| PRODUCT | PERFORMANCE | | | | | | | | | FEATURES | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Brand / model (in rank order within groups) | Overall score (%) | Picture quality score (%) | Ease of use score (%) | Audio score (%) | Versatility score (%) | Still photo score (%) | Battery score (%) | Recording time (minutes) | Remote control | External battery charger | Photo flash / video lamp | Still image primary memory type | Still image resolution (megapixel) | Night shot (IR light) | Dolby digital / surround sound | HDMI | Accessory shoe | Microphone input |
| **STANDARD DEFINITION** | | | | | | | | | | | | | | | | | | |
| **Panasonic** SDR-H280 | 60 | 63 | 59 | 56 | 42 | 57 | 100 | 143 | √ | √ | - / √ | SDHC | 0.8 | | √ / - | | | |
| **Sony** DCR-SR220 | 59 | 59 | 61 | 47 | 55 | 48 | 100 | 147 | √ | | √ / - | MS Pro Duo | 4.0 | √ | √ / √ | | √ | √ |
| **Panasonic** NV-GS330 | 53 | 56 | 56 | 47 | 43 | 62 | 37 | 77 | √ | √ | - / - | SDHC | 0.8 | | - / - | | | |
| **Sony** DCR-DVD810 | 49 | 54 | 53 | 31 | 52 | 31 | 59 | 99 | √ | | - / - | MS Pro Duo | 1.0 | √ | √ / √ | | √ | √ |
| **Sony** DCR-SR65 | 49 | 52 | 57 | 32 | 47 | 38 | 51 | 91 | √ | | - / - | MS Pro Duo | 1.0 | √ | √ / - | | √ | √ |
| **Samsung** VP-MX10 | 45 | 47 | 47 | 39 | 23 | na | 78 | 118 | | | - / - | SDHC | na | | - / - | | | |
| **Sony** DCR-SR45 | 45 | 43 | 55 | 36 | 39 | 28 | 61 | 101 | | | - / - | MS Pro Duo | 0.8 | √ | √ / - | | | |
| **Panasonic** SDR-H40 | 43 | 33 | 54 | 50 | 42 | 26 | 75 | 115 | | √ | - / - | SDHC | 0.8 | | √ / - | | | |
| **Canon** MD225 | 39 | 26 | 49 | 53 | 38 | na | 54 | 94 | | | - / - | | na | | - / - | | | √ |
| **Panasonic** SDR-SW20 | 38 | 36 | 48 | 42 | 29 | 32 | 24 | 64 | | √ | - / - | SDHC | 0.8 | | - / - | | | |
| **Sony** DCR-HC52 | 38 | 26 | 50 | 47 | 32 | na | 57 | 97 | | | - / - | | na | √ | - / - | | | |
| **JVC** GZ-MG330H | 37 | 22 | 53 | 40 | 36 | 36 | 75 | 115 | | | - / √ | microSD | 0.4 | | √ / - | | | |
| **Panasonic** VDR-D50 | 36 | 22 | 47 | 51 | 46 | 30 | 38 | 78 | | √ | - / - | SDHC | 0.8 | | √ / - | | | |
| **Sanyo** VPC-CG65EX | 35 | 24 | 54 | 31 | 23 | 83 | 21 | 61 | | | √ / - | SDHC | 6.4 | | - / - | | | |
| **HIGH DEFINITION** | | | | | | | | | | | | | | | | | | |
| **Sony** HDR-SR11 | 71 | 87 | 60 | 51 | 77 | 60 | 59 | 99 | √ | | √ / - | MS Pro Duo | 10.2 | √ | √ / √ | √ | √ | √ |
| **Panasonic** HDC-SD9 | 69 | 81 | 62 | 57 | 53 | 56 | 79 | 119 | √ | √ | √ / - | SDHC | 0.6 | | √ / √ | √ (A) | | |
| **Panasonic** HDC-HS9 | 68 | 81 | 60 | 57 | 61 | 56 | 72 | 112 | √ | √ | √ / - | SDHC | 0.6 | | √ / √ | √ (A) | | |
| **Sony** HDR-HC9 | 68 | 82 | 57 | 51 | 66 | 61 | 64 | 104 | √ | | √ / - | MS Pro Duo | 6.1 | √ | - / - | √ | √ | √ |
| **Sony** HDR-SR10 | 67 | 75 | 61 | 58 | 65 | 57 | 65 | 105 | √ | | √ / - | MS Pro Duo | 4.0 | √ | √ / √ | √ (A) | √ | √ |
| **Canon** HG10 | 65 | 77 | 56 | 42 | 68 | 70 | 73 | 113 | √ | | √ / √ | miniSD | 2.8 | | √ / - | √ (A) | √ | √ |
| **Canon** HR10 | 65 | 79 | 50 | 62 | 52 | 69 | 61 | 101 | √ | | √ / √ | miniSD | 2.8 | | √ / - | √ | | |
| **Sony** HDR-UX20 | 63 | 74 | 57 | 43 | 68 | 58 | 69 | 109 | √ | | √ / - | MS Pro Duo | 2.4 | √ | √ / √ | √ (A) | √ | √ |
| **Sanyo** VPC-HD1000 | 61 | 77 | 54 | 36 | 46 | 76 | 65 | 105 | √ | | √ / - | SDHC | 4.0 | | - / - | √ (B) | | √ |
| **Samsung** VP-HMX10 | 51 | 56 | 50 | 47 | 49 | 28 | 54 | 94 | √ | | - / √ | SDHC | 1.6 | | - / - | √ | | √ |

## HOW WE TESTED

**Picture quality** A viewing panel assessed the resolution, sharpness, colour and overall image quality of recordings in daylight and artificial light. They also assessed macro recordings, recordings made in low light and (where applicable) at night. They also checked how well the picture stabilisation function works and whether it affects picture quality.

The standard-definition camcorders were judged against a good quality SD consumer camcorder, while the high-definition camcorders were judged against a broadcast-quality camcorder. Therefore the SD and HD scores are not directly comparable.

**Ease of use** The panel looked at the instructions, the ease of using various functions, the quality and functionality of the viewfinder, LCD monitor and remote control, the portability of the camcorder and data transfer to a computer. They also measured the time delay between switching the recorder on and being able to use it.

**Sound quality** A panel assessed quality of speech and music recorded with the inbuilt and external microphone (if applicable). They also looked at whether there was any sensitivity to wind noise.

**Still photo** For the still-photo score, the panel assessed the quality of photos taken in daylight, the shutter delay and the transfer speed of still pictures via FireWire and/or USB.

**Versatility** Each camera was assessed against a list of nearly 50 features.

**Battery** The panel measured how long the batteries lasted using a recording and playback test cycle. The camcorder was positioned on a slowly rotating turntable recording a well-lit room with items at different distances until the camcorder stopped. During this time the camcorders were switched to full auto recording mode with the monitor, autofocus and image stabiliser switched on.

## SPECIFICATIONS

| LCD monitor, screen diagonal size (mm) | System | Optical zoom range | Weight (grams) | Dimensions (cm, W x H x D) | Contact | Price ($) |
|---|---|---|---|---|---|---|
| 68 | HDD 30 GB / memory card | 10 | 480 | 8.5 x 7.5 x 14 | www.panasonic.com.au | 1209 |
| 68 | HDD 60 GB / memory card | 15 | 550 | 9 x 8 x 13.5 | www.sony.com.au | 1399 |
| 68 | Mini-DV | 10 | 510 | 9 x 8 x 15 | www.panasonic.com.au | 989 |
| 67 | DVD+ / -RW / memory card / inbuilt 8 GB | 25 | 440 | 7 x 9 x 13 | www.sony.com.au | 699 |
| 67 | HDD 40 GB / memory card | 25 | 400 | 8.5 x 7.5 x 11.5 | www.sony.com.au | 949 |
| 67 | Memory card / inbuilt 4 GB | 34 | 330 | 7 x 7 x 12 | www.samsung.com.au | 749 |
| 67 | HDD 30 GB / memory card | 40 | 390 | 8.5 x 7.5 x 11.5 | www.sony.com.au | 799 |
| 68 | HDD 40 GB / memory card | 42 | 390 | 7.5 x 7.5 x 12 | www.panasonic.com.au | 769 |
| 67 | Mini-DV | 37 | 440 | 7.5 x 8.5 x 13 | www.canon.com.au | 399 |
| 68 | Memory card | 10 | 240 | 3.5 x 6.5 x 11.5 | www.panasonic.com.au | 769 |
| 62 | Mini-DV | 40 | 440 | 7 x 8.5 x 11.5 | www.sony.com.au | 399 |
| 67 | HDD 30 GB / memory card | 35 | 360 | 6 x 7 x 12 | www.jvc.com.au | 799 |
| 68 | DVD-RAM / -RW | 42 | 460 | 7 x 9.5 x 14 | www.panasonic.com.au | 659 |
| 62 | Memory card | 5 | 180 | 3.5 x 10.5 x 7.5 | www.sanyo.com.au | 399 |
| 81 | HDD 60 GB / memory card | 12 | 640 | 9.5 x 7.5 x 14 | www.sony.com.au | 1999 |
| 68 | Memory card | 10 | 330 | 7.5 x 6.5 x 12.5 | www.panasonic.com.au | 1869 |
| 68 | HDD 60 GB / memory card | 10 | 440 | 8.5 x 7.5 x 12.5 | www.panasonic.com.au | 1999 |
| 68 | Mini-DV | 10 | 650 | 9.5 x 8.5 x 14 | www.sony.com.au | 1699 |
| 67 | HDD 40 GB / memory card | 15 | 550 | 9 x 7.5 x 13.5 | www.sony.com.au | 1499 |
| 68 | HDD 40 GB | 10 | 570 | 9 x 7.5 x 13 | www.canon.com.au | 1399 |
| 68 | DVD-RW -R (DL) | 10 | 600 | 8 x 9.5 x 13.5 | www.canon.com.au | 1099 |
| 68 | DVD+ / -RW / memory card / inbuilt 8 GB | 15 | 540 | 7.5 x 9.5 x 15 | www.sony.com.au | 1599 |
| 68 | Memory card | 10 | 310 | 5 x 11.5 x 9.5 | www.sanyo.com.au | 999 |
| 66 | Memory card / inbuilt 8 GB | 10 | 360 | 7.5 x 7 x 12 | www.samsung.com.au | 1199 |

## CAMCORDER SYSTEMS

**Mini DV** A standard tape that can store 60-80 minutes of high-quality video.
**Hard disc drives (HDD)** are dominating the market, with a larger capacity (up to 120 GB) and ability to drag and drop a file to a computer for editing.
**Memory (flash) card** With a removable memory card, you can store up to 32 GB of video and photos on a card no larger than a postage stamp. Some models use removable memory as their primary video-recording media (shown in the table under system).
**DVD** models use an 8 cm DVD-RAM, DVD-RW/DVD+RW or DVD-R/DVD+R to record video and photos. All but the DVD-R/DVD+R and dual-layer discs can be recorded on many times but capacity is limited to about 3 GB.

### USING THE TABLE

**Scores** The overall score is made up of:

- Picture quality: 40%
- Ease of use: 25%
- Audio quality: 15%
- Versatility: 10%
- Still photo: 5%
- Battery: 5%

**Features** See *What to look for*, page 42.
**System** See above.

### TABLE NOTES

*na Not applicable.*
*(A) HDMI mini socket.*
*(B) Only via a docking station.*
*(C) Connection via accessory shoe attachment.*

# Cooking up a storm

## A 20 cm saucepan is a must-have in the kitchen. Our test gives you the heads-up on non-stick pans.

**nutshell**

▶ All the saucepans we tested performed very well in our cooking tests; it was in ease of use and surface durability where differences became apparent.

A great hollandaise can turn simple poached eggs into a culinary feast. And to make a great sauce you need a good saucepan. We tested 13 non-stick and stainless steel saucepans with a 20 cm diameter but of varying height, ranging in volume from 1.9 L to 4.4 L. All can be bought individually, some also as part of a set.

The saucepans are from quality brands and ranged in price from $90 to $259. For those prices you want to know your pan will last, and won't let you down when you're cooking up a storm. So we tested them for performance, ease of use and, for the non-stick pans, surface durability, which isn't an issue with stainless steel cookware.

The SWISS DIAMOND stood out overall. All the saucepans performed very well in our cooking tests, but it was ease of use where they differed, often because they were heavy and unbalanced or had uncomfortable handles. Seven of the 13 saucepans are non-stick, which makes them particularly suitable for making custards and sauces. The majority scored very well for durability. The other pans were made from stainless steel or aluminium.

### New-generation surfaces

The new generation of non-stick coatings is greatly improved, with some manufacturers claiming advanced food release properties and more durable surfaces suitable for use with metal utensils. The SWISS DIAMOND coating, with diamond crystals for heat conductivity, is claimed to be more durable and non-stick efficient.

**Anodised** saucepans, such as the INFINITE CIRCULON and CHEF INOX, are electrolytically coated with a protective film that hardens the base material (usually aluminium), leaving the surface very smooth and stick-resistant.

CALPHALON's **infused anodised** cookware isn't coated, but has a food-release polymer embedded into the surface, which is claimed to give the best of both traditional metal and non-stick surfaces to let you "sear, sauce and cook without sticking". But in our tests it needed pressure to wipe scrambled egg off the surface, and it didn't survive the surface durability test as well as most coated brands.

SCANPAN's very hard **ceramic titanium** cookware is claimed to be resistant to very high heat and corrosion. Products in this range made from January 2008 (including the one we tested) have a 'Green Tek' surface, the first coating to be made in a PFOA-free process — see *How safe are the coatings?*, page 48.

Non-stick cookware is ideal for low-fat cooking, as it needs minimal or no oil or butter. But non-stick pans are less durable than stainless steel, especially if they've >

### RECYCLING SAUCEPANS

When you're updating your cookware, don't just dump old pots and pans. Your council will probably accept stainless steel and uncoated aluminium pans (without glass lid) in its regular container recycling program, or check with a local recycling centre or scrap metal merchant. And if they're still in good condition, donate them to a charity.

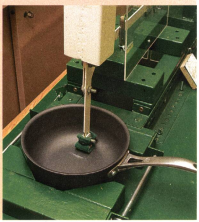
### HOW WE TESTED

**Performance** CHOICE's home economist cooked a white sauce to assess the evenness of heating, checking it for brown spots and sticking to the surface. Scrambled eggs particularly revealed which saucepans had any 'sticking issues'. She also examined how hot handles and lid knobs became during cooking and how securely the handles were attached.

**Heat-up time** To assess heating efficiency, she noted the time it took to bring 1 L of water to near boiling point, which is listed in the table.

**Ease of use** Our tester evaluated how comfortable the saucepans are to hold and to pour from without dripping, taking note of the weight, balance, handle and rim. She also checked for condensation during cooking (steam vent, splattering, rattling lids). Finally she assessed how much effort is required to clean the pans after cooking.

**Surface durability** In the 'scratch test' she assessed the durability of the saucepans' non-stick surface, equivalent to cleaning the pan once a day for about five years with an abrasive nylon scourer. While you're unlikely to do this in real life, it's a good indicator of surface durability.



## What to buy

### 91% SWISS DIAMOND 6720

PRICE $220

GOOD POINTS
- Best performer overall.
- The easiest to use.
- Very easy to clean.
- Balanced, lightweight.
- Very comfortable handle.
- The most suitable for someone with a disability.

BAD POINTS
- None.

### 88% INFINITE CIRCULON 807851C

PRICE $180

GOOD POINTS
- Excellent cooking score.
- Very easy to clean.

BAD POINTS
- Unbalanced and heavy.
- Longest heat-up time.

### 88% JAMIE OLIVER At Home by Tefal E2012442

PRICE $190

GOOD POINTS
- Excellent cooking score.
- Very easy to clean.
- Pours easily.

BAD POINTS
- Unbalanced.
- Uncomfortable handle.
- Lid temperature can become dangerously hot.

### 87% CHEF INOX Anodised 73482

PRICE $100

GOOD POINTS
- Excellent cooking score.
- Quickest heat-up time.
- Very easy to clean.
- Balanced.
- Comfortable handle.

BAD POINTS
- Condensation builds up and splatters during cooking.
- Pouring is easy, but the contents can drip onto the benchtop.

### 87% SCANPAN Titanium 17125

PRICE $259

GOOD POINTS
- Excellent cooking score.
- Very easy to clean.
- Balanced, fairly lightweight.

BAD POINTS
- Uncomfortable handle.
- Condensation builds up making the lid rattle.

### 84% CHEF INOX Professional 73254

PRICE $110

GOOD POINTS
- Very good cooking score.
- Measurement grading.

BAD POINTS
- Unbalanced.
- Uncomfortable handle.

### 84% JAMIE OLIVER Professional Series by Tefal E4052442

PRICE $195

GOOD POINTS
- Very good cooking score.
- Balanced.

BAD POINTS
- Uncomfortable handle.
- Condensation builds up making the lid rattle.

### 84% VUE Argenta 0023 39454157

PRICE $90

GOOD POINTS
- Very good cooking score.

BAD POINTS
- Unbalanced.
- Uncomfortable handle.

**Looking after your non-stick saucepan is the key to retaining its non-stick qualities.**

**There's no evidence that cooking with non-stick pots and pans poses a safety risk.**

< been overheated, used with sharp utensils or the wrong cleaning products. Looking after your saucepan is the key to retaining its non-stick qualities (see *What to look for*).

## How safe are the coatings?

Some years ago reports suggested some non-stick coatings give off harmful chemicals. While some coatings can release trifluoroacetic acid (TFA) at extremely high temperatures (greater than 350°C), it's unlikely to happen during normal cooking. There's no evidence that non-stick cooking poses a safety risk, although some manufacturers suggest you keep pet birds out of the kitchen because they can be affected by many types of household fumes, not just the remote possibility of TFA. As for the safety of eating any bits of coating that peels off, they simply travel through your system with no ill effects.

One chemical that's come under investigation is perfluorooctanoic acid (PFOA), which is widely used in the manufacture of many non-stick coatings. It doesn't remain in the cookware after manufacture, but because of its persistence in the environment, the industry agreed in 2006 to reduce and eventually eliminate the release of PFOA into the environment. In our test, the SCANPAN was the only saucepan made in a PFOA-free process.

## Alternative cookware materials

**Stainless steel** is popular because it's strong, hard and non-corrosive. But it doesn't conduct heat well, so saucepans often have aluminium or copper in their base because these metals are good at conducting and dispersing heat. Top-grade stainless steel (18/10) contains 18% chromium for rust resistance and 10% nickel for acid resistance and a silvery sheen. Stainless steel with 8% nickel (18/8) has similar properties to 18/10. **Aluminium** on its own is the most common material in cheaper pots and pans. It conducts and retains heat very well, is lightweight and doesn't rust. As it heats up over the total surface, it's not ideal for custard or white sauce unless it has a non-stick coating. Uncoated aluminium also tends to pit if left with moist food in it, and pitted cookware can leach aluminium into food during cooking. While aluminium has been associated with Alzheimer's disease, there is no proven link. Anodising reduces leaching of aluminium into food.

## The whole kit and caboodle?

Some brands offer sets with a range of saucepans, frypans, stockpots and the like. They can be good value *if you need all the items*. Otherwise, it's better to buy just a few good-quality, heavy-based pots and pans in the sizes and with the features you want, such as a non-stick saucepan, stainless steel stockpot and a cast iron skillet. You can add to your collection later. For the higher price you pay for good-quality cookware, you'll get items that will outlast the cheaper varieties.

For the chance to win one of the recommended saucepans we tested, enter the competition on page 4. ■

| PRODUCT | PERFORMANCE | | | | | FEATURES | | | SPECIFICATIONS | |
|---|---|---|---|---|---|---|---|---|---|---|
| Brand / model (in rank order) | Overall score (%) | Performance score (%) | Ease of use score (%) | Surface durability score (%) | Heat-up time (mm:ss) | Dishwasher-safe | Suitable for induction cooktop | Steam vents | Non-stick lining | Base material |
| **Swiss Diamond** 6720 | 91 | 100 | 84 | 90 | 6:22 | √ (B) | | √ | √ | Aluminium |
| **Infinite Circulon** 80785IC | 88 | 100 | 74 | 90 | 8:04 | √ | √ | | √ | SS, aluminium core |
| **Jamie Oliver** At Home by Tefal E2012442 | 88 | 100 | 74 | 90 | 5:59 | √ | | | √ | Cast aluminium |
| **Chef Inox** Anodised 73482 (A) | 87 | 100 | 72 | 90 | 4:02 | | √ | √ (D) | √ | Aluminium |
| **Scanpan** Classic Titanium 17125 | 87 | 100 | 72 | 90 | 7:14 | √ (B) | | | √ | Aluminium |
| **Chef Inox** Professional 73254 | 84 | 85 | 66 | 100 | 4:22 | | √ | √ (D) | | SS, aluminium core |
| **Jamie Oliver** Professional Series by Tefal E4052442 | 84 | 85 | 66 | 100 | 6:02 | √ | √ | | | SS, aluminium core |
| **Vue** Argenta 0023 39454157 | 84 | 85 | 66 | 100 | 5:01 | √ | √ | | | Aluminium |
| **Baccarat** Classic | 82 | 85 | 60 | 100 | 5:54 | √ | √ | √ | | Copper core |
| **Essteele** Australis | 80 | 85 | 54 | 100 | 5:30 | √ (C) | √ | | | SS, copper / aluminium cor |
| **Scanpan** Impact 22003 | 79 | 85 | 52 | 100 | 4:47 | √ | √ | | | SS 18/0 |
| **Calphalon** One Infused Anodised 260004 | 75 | 88 | 78 | 60 | 4:46 | | | | (E) | Infused anodised aluminiu |
| **Tefal** Selective C6602442 | 68 | 100 | 74 | 30 | 5:35 | √ (B) | √ | √ | √ | ns |

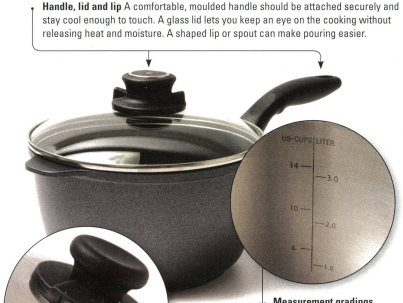
## What to look for

### WHEN BUYING A SAUCEPAN

- **Size** A saucepan should suit the size of your cooktop elements — and fit into your sink.
- **Base** A heavy base is best for heat distribution and performance. Aluminium and copper conduct heat well, so they're usually sandwiched between two layers of stainless steel on the base.
- **Weight** If it's heavy when empty, it'll be a strain on your wrist to lift and pour from when full.

### LOOKING AFTER IT

- **Temperature** Low to medium heat is best for the cookware we tested. Overheating tarnishes stainless steel and damages a non-stick coating. Never use non-stick cookware for jobs that require high heat, such as deep frying or making popcorn.
- **Cleaning** Always let your cookware cool before immersing it in water to prevent the base from warping. Don't use metal scourers or harsh abrasive powders on non-stick surfaces.
- **Conditioning** Before first using a non-stick pan (especially a hard anodised one), rub the surface with cooking oil after cleaning, wiping off excess oil with a paper towel. Periodic conditioning will also help preserve its non-stick performance, especially after repeated dishwasher cleaning.
- **Utensils** Use plastic or wooden utensils with non-stick coatings, but some of the non-stick cookware we tested claims to be safe for use with metal utensils (SWISS DIAMOND, JAMIE OLIVER, SCANPAN).




**Handle, lid and lip** A comfortable, moulded handle should be attached securely and stay cool enough to touch. A glass lid lets you keep an eye on the cooking without releasing heat and moisture. A shaped lip or spout can make pouring easier.

**Measurement gradings** inside are useful when following recipes.

An **adjustable steam vent** can help with condensation splattering and lid rattling.

| | Weight (kg) | Volume (L) | Contacts | Price ($) |
|---|---|---|---|---|
| uminium | 1.4 | 2.4 | www.bambis.com.au | 220 |
| ard anodised | 1.9 | 3.8 | www.cookwarebrands.com.au | 180 |
| ast aluminium | 1.7 | 2.7 | www.tefal.com.au | 190 |
| nodised | 1.6 | 3.0 | www.tomkin.com.au | 100 |
| ecycled cast aluminium | 1.5 | 2.5 | www.scanpan.com.au | 259 |
| tainless steel 18/10 | 1.6 | 4.0 | www.tomkin.com.au | 110 |
| tainless steel | 1.6 | 3.0 | www.tefal.com.au | 195 |
| tainless steel 18/10 | 1.8 | 4.4 | www.myer.com.au | 90 |
| tainless steel 18/10 | 1.8 | 3.6 | 03 9863 1111 | 120 |
| tainless steel 18/10 | 2.3 | 3.8 | www.cookwarebrands.com.au | 200 |
| tainless steel 18/10 | 2.0 | 3.5 | www.scanpan.com.au | 100 |
| fused anodised aluminium | 1.3 | 1.9 | www.milners.com.au | 239 |
| s | 1.5 | 3.0 | www.tefal.com.au | 140 |

## About the rest

- The remaining saucepans without a non-stick surface (BACCARAT Classic, ESSTEELE AUSTRALIS and SCANPAN IMPACT) felt heavy and unbalanced, which made pouring more difficult. They also had problems with condensation build-up around the lid.
- The CALPHALON and TEFAL SELECTIVE felt balanced and lightweight, but their non-stick surface didn't perform as well in the durability test.

### USING THE TABLE

**Scores** The overall score is made up of performance, ease of use and durability (of the non-stick surface). Each aspect is weighted equally. Saucepans without a non-stick surface were rated at 100% for durability, as there's no issue with scratching on a stainless steel base.
**Price** Recommended retail, as of June 2008.

### TABLE NOTES

*ns Not stated.*
*SS Stainless steel.*
*(A) Discontinued, but may still be available in some shops.*
*(B) Manufacturer recommends hand washing.*
*(C) Manufacturer warns continuous dishwasher use will eventually dull the mirror finish.*
*(D) Not adjustable.*
*(E) Not technically a non-stick coating, but 'infused anodised', see page 46.*

# A close shave?

## When it comes to a clean shave, it seems electric shavers can't beat the trusty razor blade.

**nutshell**

- Men's electric shavers don't shave as close as a razor blade, but they are convenient.
- Features such as a skin-conditioning dispenser and self-cleaning system were well-liked by most trialists.

CHOICE recruited 20 fuzzy-faced male trialists to test the performance of electric shavers and discovered that it's unlikely the $164.2 million men's razor blade market is under threat — a common complaint by trialists was that the shave just wasn't as close as the old-fashioned razor. However, electric shavers have their advantages: no need for water or shaving cream (but some can be used wet), which can be handy when travelling, and no nasty nicks and cuts.

Our trialists tested both rotary shavers (which use two or three rotating heads to lift and cut the hair) and foil blade shavers (which use oscillating blades beneath perforated foil to cut the hair) priced from $99 to $429, and found three that did a good job. For the most part, our trialists preferred the more expensive shavers.

### Additional features

The PHILIPS Coolskin's popularity among trialists may in part be attributed to its 'conditioner dispensing system', which dispenses Nivea for Men shaving conditioner onto the skin while shaving. The lotion costs $15.95 for a 75 mL bottle, which lasts about three months.

Some of the trialists commented that:

- "The conditioner helps reduce shaving rash."
- "The Nivea cream made for quite a smooth shave."
- "Without the lotion it was very hard on the skin. Wondered about the cost of lotion."

The BRAUN 360° Complete and SyncroPro both have a docking station for the shaver (named "Clean & Renew"), which acts as both a charger and a cleaner. BRAUN claims that Clean & Renew "cleans, lubricates, dries and charges the shaver at the touch of a button". The refills cost $20 for two, which lasts about two months.

Some trialists commented:

- "I loved the cleaning base. You simply put it in and pressed a button. It also uses the same base to charge the shaver which is very handy."
- "The combined cleaner/charger was a joy to use but it did take up a bit of room."
- "The cleaning machine is so inconvenient to use. The cleaning cycle took over half an hour. That's a lot of wasted electricity."

The two PHILIPS models also have docking stations that charge the shavers but don't clean them. >

| PRODUCT | PERFORMANCE | | | | | FEATURES | | | | | | | SPECIFICATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Brand / model (in rank order) | Overall | Performance | Ease of use | Skin comfort | Ease of cleaning | Quick charge | Mains and battery use | Moustache trimmer | Wet shave | Washable | Travel pouch | Low battery light | Claimed charge time (hours) | Claimed shaving time from full charge (minutes) | Running time (minutes) |
| **ROTARY MODELS** | | | | | | | | | | | | | | | |
| **Philips** Coolskin HS8020 | 70 | 70 | 80 | 60 | Very easy | | | | √ | √ | | √ | 8 | 30 | 30 |
| **Phillips** Arcitec RQ1050 | 60 | 60 | 80 | 50 | Fairly easy | √ | | √ | | √ | √ | √ | 1 | 65 | 60 |
| **Remington** Diamond R720A | 50 | 50 | 60 | 40 | Fairly easy | √ | √ | √ | | | √ | √ | 1 | 60 | 95 |
| **FOIL MODELS** | | | | | | | | | | | | | | | |
| **Braun** 360° Complete 8985 (A) | 70 | 70 | 70 | 60 | Very easy | | √ | √ | | | √ | √ | 1 | 50 | 70 |
| **Panasonic** Procurve ES7036S | 70 | 70 | 70 | 60 | Fairly easy | √ | | √ | √ | | | √ | 1 | 42 | 95 |
| **Braun** Contour 5875 (B) | 60 | 60 | 70 | 50 | Fairly easy | √ | √ | √ | √ | | √ | √ | 1 | 50 | 100 |
| **Braun** SyncroPro 7790 (A) | 60 | 60 | 60 | 60 | Very easy | √ | √ | √ | | | √ | √ | 1 | 50 | 75 |
| **Braun** FreeControl 1775 (C) | 50 | 50 | 60 | 50 | Fairly easy | √ | √ | √ | √ | | | | 1 | 30 | 55 |
| **Remington** Titanium FS360 | 50 | 50 | 60 | 50 | Fairly easy | √ | √ | √ | | √ | √ | √ | 1 | 45 | 100 |

## What to buy

### Rotary shaver

**70% PHILIPS Coolskin HS8020**

PRICE $200

The PHILIPS was rated highest overall for rotary shavers and for performance and skin comfort and equal highest for ease of use. Most trialists reported looking 'clean-shaven' after using it on one-day growth. It was rated 'fairly comfortable' to hold and 'very easy' to clean. It however requires eight hours to charge for 30 minutes' use.

TRIALIST COMMENTS

- "I think that the lotion ejected helps smooth the skin. The shaver was quiet and reasonably effective. No trimmer is a definite disadvantage. The cost of replacement lotion is of concern."
- "I didn't like that this shaver didn't store the cut hair as you were shaving, the hair just falls out of the head. I found this to be quite messy."

### Foil blade shavers

**70% BRAUN 360° Complete 8985***

PRICE $429

The BRAUN was rated equal highest for foil blade shavers overall, and for performance, ease of use and skin comfort. Most trialists reported looking 'clean-shaven' after using it on one- or two-day growth. It was 'fairly comfortable' to hold and 'very easy' to clean and typically didn't pull hair or graze skin. Most trialists reported their skin felt smooth after using this shaver. It was the most expensive foil blade shaver tested.

TRIALIST COMMENTS

- "It's a very straightforward shaver. Your skin is sore, but it does give a good shave. I liked the way the head moved — it followed the shape of your face."
- "Very easy to use when I used it every day."

*Discontinued, but may still be available in some shops.

**70% PANASONIC Procurve ES7036S**

PRICE $219

The PANASONIC was rated equal-highest for foil blade shavers overall and for performance, ease of use and skin comfort, but is almost half the price of the other highest-rated product. Most trialists reported their skin looked 'clean-shaven' after using it on one- and two-day growth. It was considered 'fairly comfortable' to hold and 'fairly easy' to clean and typically didn't pull hair or graze skin. Five out of nine trialists reported that their skin felt 'smooth' and four reported a 'tingly' feeling after using it on one-day growth.

TRIALIST COMMENTS

- "Quick to use and clean."
- "Some hair left after shaving two-day growth. However, skin felt smooth with a few irritated (red) spots. But a very good shave overall."

| Battery type | Weight (g) | Contact | Price ($) |
|---|---|---|---|
| Li-ion | 126 | www.philips.com.au | 200 |
| Li-ion | 157 | www.philips.com.au | 380 |
| Ni-MH | 224 | www.remington-products.com.au | 194 |
| Ni-MH | 225 | www.shavershop.com.au | 429 |
| Ni-MH | 191 | www.panasonic.com.au | 219 |
| Ni-MH | 223 | www.shavershop.com.au | 199 |
| Ni-MH | 219 | www.shavershop.com.au | 279 |
| Ni-MH | 153 | www.shavershop.com.au | 99 |
| Ni-MH | 200 | www.remington-products.com.au | 104 |

#### USING THE TABLE

**Performance** Trialists considered the following when rating the shaver's performance:

- How the face looked after shaving one-day and two-day growth.
- Effectiveness of the trimmer.
- How long it took to shave a face with one-day and two-day growth.

**Skin comfort** Trialists considered the following when rating skin comfort for each shaver:

- Pulling whiskers shaving one- and two-day growth.
- Grazing or nicking of skin when shaving one- and two-day growth.
- If skin felt rough or tingly.

**Ease of use** This took into account the comfort of holding the shaver, noise, vibrations, ease of cleaning and ease of packing the shaver into its supplied case.

**Quick charge** It can be charged quickly, usually for five minutes, for one use.

**Wet shave** The shaver can be used in the shower.

#### TABLE NOTES

*(A) Discontinued, but may still be available in some shops.*
*(B) New packaging and name change to Series 3, 380.*
*(C) New packaging and name change to Series 1, 190.*

## About the rest

#### ROTARY

- The PHILIPS Arcitec was very easy to use but had only moderate performance and skin comfort scores. It was the most expensive rotary shaver.
- The REMINGTON Diamond was borderline for performance and comfort but was OK to use.

#### FOIL BLADE

- The BRAUN Contour and SyncroPro were both OK performance-wise but didn't rate as highly as the two top models.
- The REMINGTON Titanium and BRAUN Free Control both rated borderline for performance but on the upside were the cheapest foil blades in the test.

If you're switching from a razor blade, allow a month for your skin to get used to an electric shaver.

## HOW WE TESTED

**Performance** We split our 20 male trialists into two groups — those who usually use a foil-blade shaver tested rotary shavers, and those who usually use a rotary shaver tested foil-blade shavers. Trialists who had been using a razor were randomly allocated to each of the two trial groups. Trialists were instructed to use the shavers for a week, on one- and two-day growth and rate it for performance, ease of use, skin comfort and then give it an overall score. The average responses were converted to a percentage and rounded to the nearest 10%. Each rotary shaver was tried about seven times and each foil shaver, nine times.

Because all trialists were using a different type of shaver from their usual, they were given a shaver to use for one week before the trial to get some idea of how they worked and felt on the skin. They didn't rate this product.

**Battery** To test battery life, each shaver was fully charged and run continuously until it stopped. This was done four times for each one. The recorded running time was averaged and rounded to the nearest five minutes. We found that some of the chargers ran for almost double their claimed running time.

## What to look for

### SWITCHING TO AN ELECTRIC SHAVER

- **Give your face a chance.** If you're changing from a razor to an electric shaver, your skin needs up to a month of continuous use to become accustomed to it.
- **Clean your shaver**, following the manufacturer's instructions, before each shave.
- **Go against the grain** of the hair growth for best results.
- **Pull the skin taut** as this will allow you to get better access to the hairs.
- **Stretch your top lip taut** over your teeth for a closer shave under your nose.
- **Change the heads** of foils every 6-12 months and two years for rotaries.
- Most models use a Nickel Metal Hydride (NiMh) **rechargeable battery**, which is much more effective and long lasting than the previous Nickel Cadmium (NiCad). A couple of models also use Lithium Ion (Li-Ion).

A **beard trimmer** is an important part of your shaver with all but one of our models having one.

A **docking station** can provide a convenient base to recharge your shaver and can also incorporate a cleaning solution to ensure that your shaver will be as good as new every morning.

A **charging indicator** helps to ensure that your shaver will be ready to go at all times.

# The perfect slice

## You can't put a price on the smell of warm toast in the morning, so selecting the very best two-slice toaster is even more important.

**nutshell**

▶ Expensive models aren't necessarily the best performers.
▶ The ideal toaster should toast bread evenly and be able to repeat the same results over several runs.

Like all modern household appliances, the pop-up toaster has evolved beyond its basic duties. Nowadays you're likely to come across sleekly built machines with functions that promise to deliver warm bagels, golden crumpets and crispy café-style toasts. Splash out a little and you can even choose between a range of designer colours and finishes to match your kitchen décor.

Fancy features aside, however, we wanted to find out how well these modern reincarnations perform at their most important task — toasting bread. So, we selected nine two-slice toasters, with a price range between $45 and $80, and put them to the test.

We looked at out how evenly the toasters browned the bread, how consistently they produced the desired colour slice after slice and how well they handled single slices and frozen bread. We also checked their toasting speed and any safety features that stop your toast burning if it becomes stuck in the carriage.

### Brownie points

With a new toaster, it's a good idea to experiment with the first few slices of bread to find a setting that's best suited to your taste. Once you find your favourite setting, a good toaster should be able to reproduce the same result consistently — even if you're using it to prepare breakfast for a large family.

To find out which model lasted the distance, we toasted (and consumed) more than 1000 slices of bread over several weeks. Our testers found that only the BREVILLE and TEFAL achieved very good scores for browning evenly across both sides of the bread, while most models produced small patches that were over- or undercooked around the edges. MORPHY RICHARDS and MODERN LIVING came last in our browning test, producing slices that were unevenly toasted.

Spending more won't guarantee a better slice of toast — one of the most expensive models didn't make it into our *What to buy* list, and cheaper models featured at both ends of our overall ratings. BREVILLE topped the chart as an all-round performer — producing evenly brown toast over repeated toasting cycles. It also scored well in our single slice test — a task that could be tricky as the toast can absorb extra heat from the empty slot and overcook. >

### What to buy $

| | |
|---|---|
| **BREVILLE** Emporia | $60 |
| **RUSSELL HOBBS** Reflections | $80 |
| **TEFAL** Avanti Deluxe | $60 |
| **BELLINI** BTET300 | $45 |

Detailed scores and features for the toasters in the *What to buy* list are in the table on page 54.

## What to look for

### ESSENTIAL FEATURES

An ideal toaster should toast bread evenly on both sides and produce the same result consistently over several runs. It should also be able to produce a wide range of toast colours to suit your taste. The toasting cycle should cope with being interrupted easily without the bread being thrown onto the benchtop. When choosing a toaster, you should consider:

- Crumbs should be easily removable. The toaster should have a slide-out or flip-down **crumb tray**, with no sharp edges. And there should be no place for crumbs to get stuck to inside the toaster and build up over time.
- The exterior should be easy to **keep clean** and have no crevices to trap dirt and no sharp edges, which could scratch when cleaning or moving the toaster.
- **Temperature** During toasting, the exterior should remain cool enough to touch (less than 60° C).

The **toasting chamber** should be wide enough and long enough to insert and remove a range of breads, such as sliced bread, thickly sliced sourdough or bread rolls, crumpets or muffins.

The **controls** should be easy to read, understand and operate, and be well positioned for access.

Ideally, your toaster should brown the bread evenly on both sides and be able to do it repeatedly.

## Profiles

### 76% BREVILLE EMPORIA CT25B

PRICE $60

GOOD POINTS
- Excellent cleaning score.
- Very good score for browning evenly.

BAD POINTS
- Undercooked frozen bread.

### 72% RUSSELL HOBBS REFLECTIONS 10618

PRICE $80

GOOD POINTS
- Excellent cleaning score.
- Good controls, easy-to-read markings.
- Good even-browning score.

BAD POINTS
- Poor handling of single slices.

### 72% TEFAL AVANTI DELUXE TT7041

PRICE $60

GOOD POINTS
- Very good score for browning evenly.
- Suitable for disabled people, with easy-to-use levers and control knobs.
- Toasts bread in less than two minutes.

BAD POINTS
- The wire centering tends to grab the bread before it falls to the bottom of the toasting chamber because of the angled opening.

### 71% BELLINI BTET300

PRICE $45

GOOD POINTS
- Very good browning score.
- Produced good single slices.

BAD POINTS
- Control lights hardly visible.
- Bread shoots out of toasting chambers when toasting a single slice or lightweight bread.

### USING THE TABLE

**Scores** The overall score is made up of:
**Performance:** 70%
- Evenness of browning 35%
- Repeatability of colour 35%
- Frozen bread 15%
- Single slice 15%

**Ease of use:** 30%
- Controls 40%
- Cleaning exterior 30%
- Crumb removal/ cleaning 30%

**High-lift carriage** Allows you to raise smaller items above the toaster slots.

**Extra setting** B is bagel, C is crumpet setting.
**Instant switch-off** This is a safety feature that switches off the elements when the toasting time is up, even if the carriage is jammed — preventing toast from burning.
**Price** Recommended retail, as of April 2008.

### TABLE NOTES

*All self centering.*
** This is measured by the distance the carriage lever rises and the time it takes for the toaster to switch off when toast gets jammed.*

## About the rest

- MORPHY RICHARDS produced good single slices but was let down by a poor frozen bread score.
- SUNBEAM also made good single slice toast but, at three minutes, took the longest time to toast two slices of bread compared with TEFAL and MODERN LIVING at one minute 50 seconds.
- KENWOOD used the least energy in toasting eight slices of bread (94 W), but performed poorly on toasting frozen bread and crumb removal.
- Both DELONGHI and MODERN LIVING were let down by their low frozen bread scores.

| PRODUCT | PERFORMANCE | | | | FEATURES | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Brand / model (in rank order) | Overall score (%) | Performance score (%) | Ease of use score (%) | Toasting time (min:sec) | Cord storage | Reheat setting | Defrost setting | High-lift carriage | Extra setting |
| **Breville** Emporia CT25B | 76 | 77 | 74 | 2:16 | √ | √ | √ | √ | C |
| **Russell Hobbs** Reflections 10618 | 72 | 67 | 82 | 2:36 | √ | √ | √ | √ | |
| **Tefal** Avanti Deluxe TT7041 | 72 | 75 | 66 | 1:50 | √ | √ | √ | √ | |
| **Bellini** BTET300 | 71 | 75 | 62 | 2:10 | √ | √ | √ | | B |
| **Sunbeam** Toastum 2 TA6220 | 68 | 69 | 66 | 3:14 | √ | | √ | √ | C |
| **DeLonghi** CT021 | 65 | 58 | 80 | 2:38 | | √ | √ | √ | |
| **Kenwood** TT427 | 64 | 60 | 74 | 2:30 | √ | √ | √ | √, minimal lift | |
| **Morphy Richards** Accents 44067 | 59 | 55 | 69 | 2:55 | √ | √ | √ | √ | |
| **Modern Living** 130502 | 58 | 50 | 76 | 1:57 | √ | √ | √ | | |

## Useful additional settings

All nine toasters offer some programmed settings. Most models have a reheat setting (except for SUNBEAM), a defrost setting for frozen bread (except for BREVILLE) and some have a bagel (BELLINI) or crumpet setting (BREVILLE and SUNBEAM). The BREVILLE and SUNBEAM browned the crumpets only slightly, but they were evenly toasted with additional time. The BELLINI's bagel setting is useful as it's designed to only crisp and brown the surface of the bagel while warming the cut side.

The reheat setting worked well on the TEFAL and MORPHY RICHARDS, but on other models only warmed the bread without restoring the original crispness of a fresh piece of toast. The reheat setting on the MODERN LIVING overcooked the toast.

### FOR PEOPLE WITH A DISABILITY

The TEFAL is most suitable for someone with a disability. The levers and control knobs are easy to operate, but it's let down by the small holes on the bottom which prevent all crumbs from falling into the crumb tray, making cleaning more difficult. Some useful features for people with a disability are:

- Easy-to-read markings, preferably with contrasting colours. The control/dial should have a large grip and require little effort to operate using one hand or finger tips.
- The bread carriage lever should have a large area, be easy to grip and require little pressure. It shouldn't be recessed or flush with the toaster body so it doesn't have to be operated solely by your fingers.
- The crumb removal method should require no more than one hand and it should require little skill and pressure to slide/pull out.

## Collecting the crumbs

Crumb removal is easier with toasters that have wider slots at the bottom of toasting chambers — a feature that prevents dirt from getting trapped. You should also look for crumb trays that are easy to pull out and insert, which can be tested in the shop before you buy.

The toasters with the best crumb-removal design were BREVILLE, MODERN LIVING and RUSSELL HOBBS, as their crumb trays can be pulled out easily and emptied. TEFAL rated poorly on crumb removal because it has a small opening at the bottom of the toasting chamber. Its angled opening also means that stray crumbs are likely to become caught inside, even when the toaster is turned over and shaken.

It's important to clear your toaster of crumbs regularly so they don't become stuck to the bottom of the toasting chamber over time, and also to avoid attracting insects. Emptying the tray is often insufficient. All the models tested would require a good upside-down shake for a thorough clean. On the other hand, cleaning the exterior of the toasters is much simpler, as most only require a quick wipe using a clean sponge. ■

**Emptying the crumb tray is important but you should also give your toaster a good shake to clean it well.**

### HOW WE TESTED

**Performance** Our testers used both white and multigrain bread for the evenness of browning test. After determining the optimum browning setting, they did four toasting cycles with 30 seconds between each run. They then looked at the evenness across the face of each slice, consistency between runs, evenness of colour of each slice, and the average toast colour.

For the frozen bread test, they used bread slices directly out of the freezer and did two toasting cycles with 30 seconds between each run.

**Safety** All toasters passed the electrical safety test. Toasters' outer temperatures were within the expected limit of less than 60° C.

**Ease of Use** This included how easy it is to use the controls, the ease of cleaning (both inside and out), as well as the ease of crumb removal.

**SPECIFICATIONS**

| Manual cancellation for when bread gets stuck * | Dimensions (cm, W x D x H) | Contact | Price ($) |
|---|---|---|---|
| Acceptable | 31 x 19 x 20 | www.housewares.com.au | 60 |
| Excellent | 31 x 18 x 19 | www.salton.com.au | 80 |
| Excellent | 29 x 19 x 24 | www.tefal.com.au | 60 |
| Acceptable | 30 x 20 x 19 | www.mistral.com.au | 45 |
| Excellent | 29 x 17 x 20 | www.sunbeam.com.au | 60 |
| Poor | 30 x 17 x 20 | www.delonghi.com.au | 59 |
| Excellent | 28 x 17 x 21 | www.kenwood-australia.com.au | 50 |
| Acceptable | 28 x 18 x 21 | www.asko.com.au | 70 |
| Excellent | 30 x 19 x 23 | www.target.com.au | 50 |

# Still some life in the landline

## Cordless phones come with answering machines as well as a multitude of features. CHOICE put them to the test to see how well they perform.

**nutshell**

- While most of the models perform well, there are differences in features to consider before buying.
- Check for the appropriate range for your next phone if you live in a large house.

Despite the explosive popularity of the internet and the proliferation of mobile phones, the landline phone remains one of the best options when it comes to having a good chat with friends and family.

Unlike the often confusing array of pricing models for mobile phones, we all know that it costs about 20 cents to talk to someone in your city or town for as long as you like. Major telcos, such as Telstra and Optus, offer bundled deals with cheaper calls from your home phone if you have your mobile with the company as well.

CHOICE tested 14 cordless phones with answering machines and found that most of them perform simply and efficiently.

We tested the phones as standalone units but all the models allow at least one extra handset to be used. All you need is a nearby power point and the extra handset can be put anywhere in house.

### Choosing the right phone for you

Choosing the phone that best suits your needs largely depends on the things that are important to you — the range you need, talk time and features you find attractive. Our recommended models include a good variety to suit a range of budgets and tastes. The PANASONIC KX-TG1855ALS is a no-frills option with very good battery performance and a significantly better range than the other models tested.

The SIEMENS Gigaset A265 not only performed very well in talk and standby battery times but also has the fastest recharge time.

If a large range isn't critical and you remember to put the phone back in the charger every few days, the PHILIPS CD645 provides almost any feature you could want. It has a colour screen, backlit keypad, headset port and the longest message storage space of the models tested.

At only $10 more than the top-performing Panasonic, the PHILIPS CD245 is another good inexpensive option, with excellent talk and standby times, although reading the keypad may be difficult in low light.

The SAGEM D30V can store 15 minutes' worth of messages, but if you select a lower voice quality you get 25 minutes. It also allows you to customise some of the menu buttons to suit your preferences. >

### HOW WE TESTED

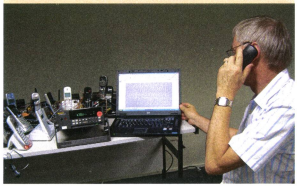
**Performance** Our testers assessed speech clarity, speech loudness, line noise and background noise reduction on each model, with a panel of three users making calls in a moderately noisy environment.

**Range** The testers took the phones outside a brick house while the base still had a direct line of sight, to measure how far you could still have an intelligible conversation.

**Ease of use** The testers considered factors such as how clear the instruction manual is, the feel and comfort of the handset, if the LCD screen is easy to read and any other special features.

**Battery life** To see how long the battery would last, they set the phones to talk and standby, and timed how long each setting ran from a full battery. They also timed how long the phones took to recharge.

**Answering machine** This component of the phone was scored for ease of use when creating a message and managing calls as well as sound clarity and quality.



## What to buy

### 83% PANASONIC KX-TG1855ALS

PRICE $80

GOOD POINTS

- Longest range.
- Long talk time.
- Out-of-range warning.

BAD POINTS

- Message indicator on base station only via blinking LED.
- No backlit keypad.

### 80% SIEMENS Gigaset A265

PRICE $130

GOOD POINTS

- Long talk time.
- Reduced power consumption while handset is on base.
- Direct button for alarm function.
- Out-of-range warning.

BAD POINTS

- No remote access for answering machine.
- Message indicator on base station only via blinking LED.

### 79% PHILIPS CD645

PRICE $130

GOOD POINTS

- Colour display with good menu control.
- Has the longest recording time for the answering machine.
- Headset port.
- Excellent sound quality.
- SMS compatible.

BAD POINTS

- Short standby time.

### 78% PHILIPS CD245

PRICE $90

GOOD POINTS

- Excellent sound quality.
- Headset port.

BAD POINTS

- No backlit keypad.
- Message indicator on base station only via blinking LED.
- No out-of-range warning.

### 78% SAGEM D30V

PRICE $70

GOOD POINTS

- User can define function key for quick access.
- Privileged access (only selected numbers able to call).
- Selectable recording quality for increase of overall recording time.
- SMS-compatible.

BAD POINTS

- No backlit keypad.
- No message indicator on base station.

## About the rest

- The PHILIPS CD445 performs most tasks well but has the shortest standby time and takes a long time to fully charge.
- The UNIDEN 7955 and 3355 can be used as walkie-talkies, and are the only phones tested that allow a call to be recorded — with an audible beep, as required by law.
- The UNIDEN 3355 is the only model we tested that uses the 2.4 GHz bandwidth, which can cause conflicts with WiFi network devices (see *Choosing a bandwidth*, page 58).
- The PANASONIC KX-TG5839ALS is ruggedly built and our testers noted it could take some punishment, but it has a short talk time and supports only one extra handset.
- All the answering machines performed well, although the message bank on the DORO and BINATONE phones provides less than 10 minutes' storage.

**Choosing a phone depends on what you find important — range, the amount of talk time and features that appeal to you.**

## CHOOSING A BANDWIDTH

A variety of devices can crowd the airwaves with electronic interference, affecting the performance of your cordless phone. As well as appliances such as microwave ovens and vacuum cleaners, a wireless network can cause interference, particularly with models operating on the same 2.4 GHz bandwidth as most wireless networking devices. This increasingly common problem led to the introduction of cordless phones using the less congested 1.8 GHz bandwidth.

Other strategies to deal with the increasingly crowded airwaves include Frequency-Hopping Spread Spectrum (FHSS) where the phone constantly flicks between different frequencies to find the clearest channel within which to operate. Gaussian Frequency-Shift Keying (GFSK) is another technique that uses a Gaussian filter to smooth frequency deviations to make the voice appear as clear as possible.

## Did you know

Movie screen siren Hedy Lamarr was the co-inventor of the digital spread spectrum (DSS), which is used to varying degrees in most cordless phones today.

The idea was developed as a secret communications system during World War II and was based on the apparently random nature of the holes in a pianola roll, which are deciphered to make music. This apparently random delivery method inspired the frequency-hopping communication system that allows a cordless phone to operate effectively over a range of 50 metres or more.

The technology based on this idea can be found in everything from pagers to security cameras and traffic lights, as well as cordless phones.

### USING THE TABLE

**Scores** The overall score is made up of:

- Ease of use: 30%
- Sound quality: 20%
- Range: 20%
- Battery: 20%
- Answering machine: 10%

All the phones in this test come with NiMH rechargeable battery packs.
**Price** is recommended retail, as of April 2008.

### TABLE NOTES

*(A) Discontinued but may be available in some stores.*
*(B) 25 minutes at lower quality.*
*(C) Price for phone plus extra handset.*

| PRODUCT | PERFORMANCE | | | | | | | | | | | FEATURES | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Brand/Model | Overall score (%) | Ease of use score (%) | Sound score (%) | Range score (%) | Battery score (%) | Answering machine score (%) | Talk time (hours: minutes) | Standby time (days) | Recharge time (hours: minutes) | Range (metres) | Answering machine recording time (minutes) | Backlit keypad | GAP |
| **Panasonic** KX-TG1855ALS | 83 | 78 | 84 | 85 | 85 | 83 | 19:00 | 10 | 6:30 | 65 | 20 | | ✓ |
| **Siemens** Gigaset A265 | 80 | 85 | 86 | 65 | 80 | 83 | 17:00 | 10 | 5:15 | 50 | 15 | ✓ | ✓ |
| **Philips** CD645 | 79 | 93 | 91 | 59 | 62 | 86 | 16:00 | 5 | 13:30 | 45 | 30 | ✓ | ✓ |
| **Philips** CD245 | 78 | 79 | 91 | 65 | 74 | 83 | 15:00 | 10 | 15:30 | 50 | 15 | | ✓ |
| **Sagem** D30V | 78 | 85 | 84 | 65 | 69 | 86 | 17:00 | 6.5 | 10:00 | 50 | 15 / 25 (B) | | ✓ |
| **Philips** CD445 | 77 | 85 | 91 | 65 | 59 | 86 | 16:00 | 4 | 16:45 | 50 | 15 | ✓ | ✓ |
| **Uniden** DSS7955 | 76 | 90 | 90 | 65 | 42 | 93 | 5:30 | 8.5 | 15:00 | 50 | 12 | ✓ | |
| **Uniden** WDECT3355 | 75 | 79 | 87 | 65 | 56 | 93 | 9:00 | 10 | 15:00 | 50 | 14 | ✓ | |
| **Binatone** Fusion 2210 (A) | 72 | 60 | 83 | 59 | 94 | 71 | 22:00 | 10 | 9:45 | 45 | 6 | | ✓ |
| **Panasonic** KX-TG5839ALS | 71 | 80 | 88 | 65 | 36 | 87 | 4:30 | 7.5 | 6:00 | 50 | 15 | ✓ | |
| **Telstra** V580a | 69 | 75 | 89 | 65 | 38 | 85 | 7:30 | 5.5 | 10:30 | 50 | 15 | ✓ | |
| **Uniden** WDSS5335+1 | 68 | 84 | 88 | 39 | 45 | 88 | 5:00 | 10 | 15:00 | 30 | 14 | ✓ | |
| **Doro** 615R | 64 | 53 | 88 | 52 | 66 | 69 | 16:00 | 6.5 | 11:45 | 40 | 8 | | ✓ |
| **Oricom** TA2000-2 | 60 | 73 | 84 | 20 | 43 | 88 | 7:30 | 7 | 19:30 | 15 | 13 | ✓ | ✓ |

## What to look for

### ESSENTIAL FEATURES

- **Keypad** Large, clearly marked keys and a backlit keypad can help when making calls in low light.
- **Screen** A colour screen can be useful to read favourite contacts.
- **Extra handsets** If you live in a large house with multiple levels, a phone that supports extra handsets can be useful. Alternatively, look for a model that has a dial pad and speaker on its base, so you can also make calls from there.
- **Batteries** While all cordless phones should come with a rechargeable battery pack, some can also use AAA NiMH rechargeable batteries, which are less expensive and more readily available.
- **Telecoil** If you have a hearing aid, look for a phone with a telecoil that can couple with the telecoil in a hearing aid. The UNIDEN DSS7955 is the only one in the test with this feature.

**Handset locator**
The ability to page the handset from the base is handy, particularly if you leave the phone lying around the house.

**Headset connection** can be handy if you make long calls and want to continue a household task or jot down notes while talking.

- **GAP** If a model supports Generic Access Profile (GAP) you can use another handset from any other manufacturer that also supports GAP with your phone — simply plug the handset into a power point. However, GAP compliancy extends only to the basic specifications of the product, which means added features such as phonebooks may not work. The handsets-supported column in the table also shows how many extra handsets of the same model can be used.
- **Baby monitor** Some models allow you to put the handset in another room and set it to monitor sounds such as a baby waking up.

**SPECIFICATIONS**

| Phonebook | Headset port | Baby monitor | Ringer loudness (max dB) | Ringtones | Polyphonic ringtones | Can use other rechargeable NiMH batteries | Digital system | Wall mountable | Contact | Price ($) |
|---|---|---|---|---|---|---|---|---|---|---|
| 50 | | | 80 | 15 | 10 | 2 x AAA | GFSK 1.88 GHz | | www.panasonic.com.au | 80 |
| 40 | | | 77 | 10 | | | DECT 1.8GHz | √ | www.gigaset.siemens.com | 130 |
| 200 | √ | √ | 85 | 10 | 10 | 2 x AAA | DECT 1.8GHz | | www.philips.com.au | 130 |
| 100 | √ | | 81 | 10 | 10 | 2 x AAA | DECT 1.8GHz | | www.philips.com.au | 90 |
| 100 | | √ | 84 | 19 | 8 | 3 x AAA | GFSK 1.88 GHz | | www.dse.com.au | 70 |
| 100 | √ | | 85 | 10 | 10 | 2 x AAA | DECT 1.8GHz | | www.philips.com.au | 110 |
| 100 | √ | √ | 76 | 20 | 10 | | DSS 5.8 GHz | √ | www.uniden.com.au | 180 |
| 100 | √ | √ | 79 | 20 | 10 | | WDECT 2.4GHz | √ | www.uniden.com.au | 100 |
| 40 | | | 75 | 5 | | 2 x AAA | DECT 1.8GHz | | www.binatone.com.au | 100 |
| 50 | √ | | 71 | 7 | 4 | | FHSS 5.8GHz | √ | www.panasonic.com.au | 239 (C) |
| 50 | √ | | 85 | 10 | | | DSS 5.8 GHz | √ | www.telstra.com.au | 120 |
| 100 | √ | | 72 | 7 | 4 | | FHSS 5.8GHz | √ | www.uniden.com.au | 150 (C) |
| 10 | | | 80 | 6 | | 2 x AAA | DECT 1.8GHz | √ | www.doro.com.au | 60 |
| 60 | √ | | 79 | 14 | 10 | 3 x AAA | DECT 1.8GHz | | www.oricom.com.au | 199 (C) |

**If you live in a large house, a phone that supports extra handsets could be useful.**

# More grip for your car

## Just a scare or an actual accident? A tyre with good grip such as the top performer in our test can mean the difference.

**nutshell**

- In an emergency, the differences in braking distance we found between the best and worst models can easily mean the difference between having a crash or getting away with a scare.
- The price of a tyre isn't a reliable indicator of performance.

If you're shopping for tyres, you don't have to get the same ones your car left the factory with, nor the same size — check your owner's manual or a tyre dealer to find out which sizes fit your car. However, getting different-sized tyres may mean you need different rims as well, which can get costly.

We tested 15 size 175/65R14 82H tyres, costing $68–$138 (see *What to look for*, page 62, for details). This size is currently used on at least some versions of a number of popular small cars, such as the Honda Jazz, Hyundai Getz, Mazda2 (our test car), Mitsubishi Colt and Toyota Yaris.

It's also suitable for older medium-size models — for example, 1998 Holden Astra TR, Mazda 323 Astina and the Toyota Corolla Conquest.

Depending on the amount of driving you do, you can expect to buy a set of new tyres every couple of years. Be sure to check the tread wear indicators regularly, or ask your service centre to do it for you. For information on tyre maintenance and tyres that can be tricky, see the CHOICE September 2007 issue.

### Cornering drift

In the dry and at 80 km/h, our test car drifted noticeably off the ideal line (but stayed within the lane) with all the tyre models except the BF GOODRICH, which almost held the ideal line. And at 85 km/h it was the only tyre that got close to holding the car within the lane.

In wet conditions, 80 km/h proved to be too fast for any of the tyres — none of them kept the car within the lane. However, the BF GOODRICH again was slightly better than the rest. At 75 km/h, the BF GOODRICH, HANKOOK and MICHELIN came close to keeping the car on the ideal line, whereas the DUNLOP, GOODYEAR and PIRELLI couldn't even keep the car in the lane. The other models showed noticeable drift within the lane.

### Braking times

Stopping takes longer in the wet than on a dry surface — on average by about 10% with the tyres in this test. But the range is quite big: while the HANKOOK and MICHELIN showed hardly any difference, the PIRELLI and BF GOODRICH took more than 15% longer on a wet track.

### What to buy $

**77%** BF GOODRICH Sport T/A

PRICE $107

**69%** MICHELIN Energy XM1+

PRICE $109

**68%** FIRESTONE Firehawk TZ100

PRICE $110

**68%** HANKOOK Optimo K415

PRICE $90

Despite that large increase, the BF GOODRICH had not only the shortest stopping distance on a dry track, but also the equal-shortest (with the HANKOOK) in the wet. The CONTINENTAL and DUNLOP had the longest distances in both conditions.

At 50 km/h the range between best and worst performer was about 10–12 m in the dry, and 11.5–13 m in the wet; at 80 km/h the car took about 25–31 m to stop in dry conditions, and 29–33.5 m in the wet.

In an emergency, such differences can easily mean the difference between having a crash or getting away with a scare. They also show why it's a good idea to slow down when it's raining.

Our stopping distances are best-case scenarios:

- **ABS** Our results were helped by the anti-lock braking system (ABS) fitted to our test car. In an emergency situation like the one simulated in our tests, you just slam on the brakes and the electronics ensure the car stops as quickly as possible without locking the wheels. When driving a car without ABS, you have to adjust the force you apply to the brake pedal to prevent the wheels from locking up. This can be tricky, and it's much harder to achieve stopping distances as good as those in our tests.
- **Reaction time** Our test driver knew he would have to brake — in an emergency, you won't. Half a second's reaction time at 50 km/h adds seven metres to the stopping distance; at 80 km/h it's an additional 11 m.

## Grip vs durability

Each tyre design varies in its tread pattern and rubber mix, and is a compromise between a number of requirements, such as grip and durability.

Generally, a soft tyre provides better grip but also leaves more rubber on the road, so won't last as long as a harder model. Racing tyres are an extreme example: they're very soft and practically glue the car to the track, but may only last for part of one race.

Our cornering and braking tests (see *How we tested*, below, for details) assess the tyres' grip, but not their durability. Tyre wear is difficult and expensive to test properly — several European consumer organisations and motoring clubs carry out a joint test, part of which is a convoy drive over 10,000 km, using identical cars.

Unfortunately we can't take part in their test, because most European tyres are different from Australian ones, and we can't afford to run a similar test of our own. However, some tyres have a tread wear rating (see *What to look for*, page 62) that can give you some idea of how long a tyre should last compared with others used in the same conditions. >

**Check the tread wear indicators on your tyres regularly — you should expect to buy a new set every couple of years.**

**THANK YOU**

We'd like to thank **Morgan Park Raceway** in Warwick for its efforts to ensure a smooth test.

## About the rest

We tested the tyres in fairly extreme situations that you'd normally only encounter in emergencies. In everyday driving conditions, all the tested models are likely to be OK, and the differences indicated by our scores may not be noticeable.

However, it's arguable that emergency performance is what really counts, and the best all-rounders for that are those in the *What to buy* list. The other models provided less grip, mainly in wet conditions.

As you can see from the range of prices, paying more doesn't necessarily mean you get a better tyre.

## HOW WE TESTED

**Cornering** Our testers assessed how well the tyres kept the car in the set lane, at speeds of 80 km/h and 85 km/h on a dry road, and 75 km/h and 80 km/h in wet conditions, using a right-hand corner with about 40 m radius.

The tests were carried out without the driver knowing which tyre was fitted and in random order. The testers repeated the cornering on a different day and in a different random order. They also used a control (two sets of the same model) as an additional check for variations in the test that aren't due to model differences.

**Braking** Using a GPS system, our testers measured the distance to come to a complete standstill in emergency braking tests from driving speeds of 50 km/h and 80 km/h, in both dry and wet conditions.

**Rolling noise** They also carried out rolling noise measurements at the driver's left ear at 50 km/h and 80 km/h, on a public road. At each speed there was only up to 2 dB difference between the models — you wouldn't be able to notice it. However, the tyres tested are new, and bigger differences between models may develop with increased wear.

| PRODUCT | PERFORMANCE | | | | | SPECIFICATIONS | |
|---|---|---|---|---|---|---|---|
| Brand / model (in rank order) | Overall score (%) | Dry cornering score (%) | Wet cornering score (%) | Dry braking score (%) | Wet braking score (%) | Contact | Price ($) |
| **BF Goodrich** Sport T/A | 77 | 85 | 65 | 90 | 70 | www.bfgoodrich.com.au | 107 |
| **Michelin** Energy XM1+ | 69 | 70 | 65 | 75 | 65 | www.michelin.com.au | 109 |
| **Firestone** Firehawk TZ100 | 68 | 65 | 60 | 80 | 70 | www.bridgestone.com.au | 110 |
| **Hankook** Optimo K415 | 68 | 60 | 65 | 80 | 70 | www.hankooktyre.com.au | 90 |
| **Kumho** Solus KH15 | 65 | 65 | 60 | 75 | 60 | www.kumho.com.au | 116 |
| **Bridgestone** Turanza ER592 | 63 | 60 | 60 | 75 | 60 | www.bridgestone.com.au | 138 |
| **Continental** ComfortContact-1 | 63 | 70 | 60 | 65 | 55 | www.tyres4u.com.au | 81 (A) |
| **Maxxis** MA-P1 | 63 | 60 | 60 | 75 | 60 | 1300 120 120 | 89 |
| **Pirelli** P6000 | 63 | 60 | 50 | 85 | 65 | www.pirelli.com.au | 124 |
| **Toyo** Transas TEO Eco | 63 | 60 | 60 | 75 | 60 | www.toyo.com.au | 112 |
| **Yokohama** A.drive | 63 | 60 | 60 | 75 | 60 | www.yokohama.com.au | 112 |
| **GT** Radial Wingro | 62 | 60 | 60 | 75 | 55 | www.tyres4u.com.au | 89 (A) |
| **Nexen** Class Premiere CP641 | 61 | 60 | 60 | 70 | 55 | www.yhi.com.au | 68 |
| **Goodyear** Ducaro GA | 60 | 60 | 50 | 75 | 60 | www.goodyear.com.au | 114 |
| **Dunlop** LeMans LM600 | 56 | 60 | 45 | 65 | 55 | www.dunloptyres.com.au | 114 |

### USING THE TABLE

**Scores** The overall score is a combination of dry and wet cornering (30% each) and dry and wet braking (20% each).

**Price** Recommended retail as of April 2008. Tyre prices can vary widely, so shop around for the models you're interested in — you may be able to find them well below the RRP.

### TABLE NOTES

*(A) No recommended retail price provided; based on a small survey in April 2008.*

## What to look for

### HOW TO READ A TYRE

Each tyre has standard markings that allow you to pick the right type for your car. It's a confusing mix of letters and numbers, and of measurements in millimetres and inches. Here's what it all means, using the code for the tested size, P175/65R14 82H:

**P** — stands for passenger tyre.

**65** — this is a percentage describing the tyre's profile or aspect ratio. It's the ratio between the tyre's section height (distance from the wheel bead seat to the top of the tyre) and its section width — in this case 65%.

**14** — this refers to the diameter (in inches) of the rim the tyre should be fitted to.

**H** — this is the speed rating index and tells you the maximum speed the tyre can travel at (in this case, 210 km/h). Other examples: S (180 km/h), T (190 km/h), V (240 km/h), W (270 km/h).

**175** — this is the section width (in mm) when the tyre is fitted to the recommended rim, and inflated to the recommended pressure, and not under load. The section width is the distance between the tyre's exterior sidewalls.

**R** — stands for radial, which is the most common construction method for passenger car tyres.

**82** is the load rating index and tells you the maximum weight one tyre can carry (in this case, it means 475 kg). Other examples: 80 (450 kg), 84 (500 kg), 86 (530 kg), 88 (560 kg).

### TREAD WEAR RATING

Tyre models that are marketed in the US have to have a **tread wear rating** as part of the Uniform Tyre Quality Grading system (UTQG) operated by the US government National Highway Traffic Safety Administration. If the same tyre is available here you can use the information too. It's printed on the tyre sidewall.

Under the system, a tyre's tread wear is measured under controlled conditions involving an 11,500-km drive on a specified test course, and compared with a 'standard' tyre with a rating of 100. A rating of 200 indicates that the tested tyre should last twice as long as the standard model. So the higher the number, the longer you can expect a tyre to last.

However, the rating is comparative only. Real-life wear of a tyre depends on a number of aspects, such as the road surface, tyre pressure, wheel alignment and driving style.

Also part of the UTQG (and printed next to the treadwear rating) are:

- A traction rating that grades the tyre's wet braking traction (AA, A, B or C, with AA being best).
- A temperature rating, which indicates a tyre's ability to dissipate heat (A, B, C, with A being best).

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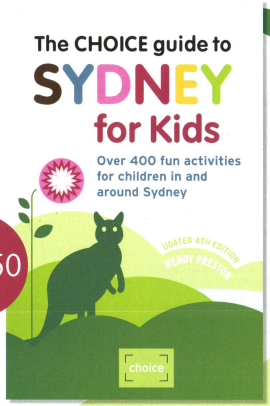


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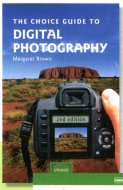


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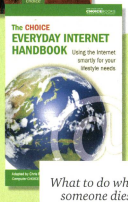
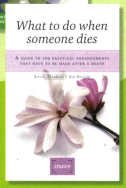



**The CHOICE Everyday Internet Handbook $27.00**

Provides the first steps to navigating the internet, explaining common terminology in plain English and demystifying the technology. Packed with tips and checklists, this book will benefit anyone who's unsure about using the internet.




**What To Do When Someone Dies $22.50**

Step-by-step practical information to help cope with the death of a loved one. There's also useful information for people who want to plan ahead and sort out their affairs, such as the importance of making a will, estate planning, powers of attorney and financing funerals.

## HOW TO ORDER

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www.choice.com.au/books (P&H $6 for 1-2 books, free for 3 or more)

**Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Product Recalls Australia website: www.recalls.gov.au. If you don't have web access, call the Product Safety Policy section of the ACCC on 02 6243 1262.**

**Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.**

**FOOD** ■ Unibic Australia has recalled **Unibic Anzac Biscuits**, 375 g value pack, with a best-before date of 26/02/09, APN 9310258970262. They were sold in Woolworths and Safeway stores in NSW, Queensland, Victoria and WA.
**The problem** They may contain metal pieces.
**What to do** Don't eat them. Return packet to the place of purchase for a refund.

**FOOD** ■ Woolworths has recalled **Home Brand Sultanas Milk Chocolate**, a 300 g white and red bag, with a best-before date of 21/05/2009. It was sold in Woolworths and Safeway.
**The problem** Some packs contain chocolate-coated peanuts instead of sultanas.
**What to do** Don't eat them if you have a peanut allergy. Return them to the place of purchase for a refund.

**DISHWASHER** ■ LG Electronics has recalled **LG Dishwashers**, model numbers LD-14AW2, LD-14AT2 and LD-4050W, with serial numbers commencing with the numbers 307 to 312. They were manufactured between July 2003 and December 2003. A similar recall occurred in September 2005 with the same model numbers but with serial numbers from 111 to 306. If you had your machine repaired at that point, there's no need for further action. If you have one of the above machines you should contact LG now.
**The problem** A fault may exist with a solder joint in a circuit board, which may lead to overheating and become a potential fire hazard.
**What to do** Call 1800 506 154, with the model and serial number of the dishwasher, to arrange for a replacement circuit board to be installed at no charge. For more information go to www.lg.com.au/recall.

**BABY SLEEPING BAG** ■ Cebas has recalled **IKEA Barnslig baby sleeping bag**, date stamps 0745 through 0824, article numbers 60147056, 40147057, 20147058 and 00147059. It was sold in IKEA stores in SA and WA.
**The problem** The zip bottom stop has detached from the zipper making it possible for the zip slider to detach, posing a choking hazard.
**What to do** Stop using it. Return it to any IKEA store for a refund.

**BABY SLEEPING BAG** ■ Cebas has recalled **IKEA Barnslig baby sleeping bag**, date stamps 0745 through 00147059, article numbers 60147056, 40147057, 20147058 and 00147059. It was sold in IKEA stores in NSW, Queensland and Victoria.
**The problem** The zip bottom stop has detached from the zipper making it possible for the zip slider to detach, posing a choking hazard.
**What to do** Stop using it. Return it to any IKEA store for a refund.

**EDUCATIONAL AID** ■ Australian Council for Educational Research has recalled **Riverside psychological kits**, including Batelle Development Inventory, Second Edition (BDI-2), Stanford-Binet Intelligence Scales, Fifth Edition, Universal Nonverbal Intelligence Tests.
**The problem** Some components of the kits may contain excessive levels of lead.
**What to do** Remove from the reach of children. All customers will be contacted by mail and phone, or for more information call 1800 338 402, or email recall@acer.edu.au.

**CHILDREN'S BATHROBE** ■ Lincraft Australia has recalled **Heavenly Robes by Cotton Dreams**, sold by Lincraft stores and also at Parklea Markets, NSW, between March and May 2008.
**The problem** They fail the mandatory standard for children's nightwear (burning behaviour).
**What to do** Don't use it. Return the robe to any Lincraft store for a refund, or for more information call 1300 730 140.

**CHILDREN'S PYJAMAS** ■ Toys 'R' Us has recalled **Gagou Tagou one-piece pyjamas with feet**, available in sizes 0000–1, in stripe, spotted or solid design in pink, blue, yellow or green, and **Gagou Tagou two-piece pyjamas**, available in sizes 0000–1, in stripe or spotted design in pink, blue, yellow or green. They were sold in Toys 'R' Us stores between 26 March 2008 and 8 May 2008.
**The problem** A mandatory label stating "Low Fire Danger" is missing.
**What to do** Stop using them if "Low Fire Danger" label is missing. Return them to your nearest Toys 'R' Us store for a refund, or for more information call 1800 241 390.

**PLANT** ■ Big W has recalled **Mexican Feather Grass plant**, sold in Big W stores in Victoria between 1 May 2008 and 16 May 2008. They were labelled "Summerhill" and marked with Big W codes 188 3138 and 188 2452. They were sold in either a white metal jug or a slatted timber container.
**The problem** The plant is actually a prohibited weed.
**What to do** While not harmful to humans, if the plant spreads it would have an agricultural and economic impact. Return it to your nearest Big W store for a refund.

**BUNK BEDS** ■ Living Momentum has recalled **Euro** and **Ashford Bunk Beds**, sold by Living Momentum in Western Australia between 30 June 2007 and 15 April 2008.
**The problem** There are protrusions at the ends of the top of the bunk beds exceeding 8 mm that may cause children's clothes to be snagged.
**What to do** Stop using the beds and store them so that children can't get access to them. Return to the place of purchase to obtain modified poles. For more information call (08) 9201 1170.

**SOFA BUNK** ■ Living Momentum has recalled **Cronin Sofa Bunk** sold in Western Australia between 15 September 2007 and 15 April 2008.
**The problem** The sofa bed has open railings that may pose a head entrapment risk for children.
**What to do** Stop using the beds and store them so that children can't get access to them. Return to the place of purchase to obtain modified poles. For more information call (08) 9201 1170.

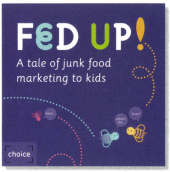
**HOOK PWB** ■ Anchor has recalled its **13 mm HA800 Pinlok Grab Hook**, anchor part number 40381, batch number 7A and 0A. The affected hooks have 13 PWB HA800 on one side, and either 13 GRAB 40381 7A or 13 GRAB 40381 0A on the other side. The hooks were for sale between 26 November 2004 and 19 April 2008.
**The problem** Some hooks may have a material defect that could affect their performance.
**What to do** Customers will be contacted by mail and fax.

**SUNGLASSES/FASHION SPECTACLES** ■ Busby Distribution has recalled the following **Aldo sunglasses** and **fashion spectacles**, which have been for sale at Aldo stores since 1 January 2007: Aviance, Calimesa, Clafin, Dixonsmills, Elcedor, Fittrott, Germaine, Hyacinth, Kathryne, Kovits, Limefreeze, Luzzana, Marline, Mandi, Nixa, Raymond, Redlodge, Royalton, Smithville, Teoa, Tipton, Accente, Cresthill, Jiggs, Laddonia, Mave and Varana.
**The problem** The models listed up to and including Tipton, are being recalled as they don't meet the lens performance requirements of the mandatory Australian standard, and shouldn't be worn when driving. The remaining models aren't suitable for wearing while driving at night and don't carry an appropriate warning.
**What to do** Don't wear the sunglasses while driving. Return the glasses to any Aldo store, or by mail to Busby Distribution Pty Ltd, Unit 6, 37 O'Riordan St, Alexandria, 2015.

**CAR** ■ Volvo has recalled **Volvo V50 vehicle**, 2008 models, VIN range 0411187 to 0417829, fitted with roof rails.
**The problem** The roof rails have been fitted to the roof with incorrect bolts.
**What to do** Contact your nearest Volvo dealer to arrange for rectification.

+ MARKETING

# Parents tell us they're Fed Up!




CHOICE has compiled your stories about junk food marketing in our storybook *Fed Up! A tale of junk food marketing to kids.* The *Fed Up!* storybook uses the results of our survey of parents and their experiences of junk food marketing to tell real-life stories of how food marketing influences everyday families.

Nearly 90% of parents surveyed said that marketing junk food specifically to kids contributed to parents' difficulties in ensuring children develop healthier eating habits. Increased regulation of the way junk food is marketed to children was supported by 82% of parents surveyed.

The *Fed Up!* storybook aims to bring parents into the debate about regulation of junk food marketing. The House of Representatives is conducting an inquiry into obesity and the Australian Communications and Media Authority is also in the final stages of reviewing the Children's Television Standards. We're distributing *Fed Up!* to decision makers across Australia to show them that parents are sick of marketers targeting their kids and they want the government to act now.

Read the storybook at www.choice.au/fedupstorybook. ■

88%
The number of parents surveyed who believe that the marketing of food specifically to children contributes to parents' difficulties in ensuring children develop healthier eating habits.

+ HEALTHCARE

# Healthcare reform

## Australian consumers deserve a better health system and CHOICE is campaigning for a range of healthcare improvements.

**CHOICE believes the health system should be focused on prevention and wellness rather than sickness and treatment.**

National healthcare reform is now squarely on the agenda in Canberra and CHOICE is campaigning for a better system for consumers. While Australia has one of the best health systems in the world, too often it seems designed to benefit doctors, pharmacists and other professional groups.

CHOICE recently made a submission to the National Health and Hospitals Reform Commission — the body examining health system reform — recommending improved access to primary care and better co-ordination of services.

We believe the health system should be focused on prevention and wellness rather than sickness and treatment. CHOICE wants the establishment of multidisciplinary 'wellness' centres which include GPs, nurses, pharmacists, dentists, physiotherapists, psychologists and dietitians working together to address consumers' needs.

In particular, there should be better use of nurse practitioners — highly trained nurses who can deliver most basic services provided by a GP — leaving GPs free to manage more complex cases. This will increase consumers' access to primary care, particularly in areas without GPs.

Shared electronic personal health records will help improve the co-ordination of services but they must give consumers control over their own medical records and guarantee data privacy. CHOICE also wants measures to increase health literacy and build capacity for consumers to manage their own health.

We also contributed to a submission by the Australian Health Care Reform Alliance, of which CHOICE is a member. Both submissions are available on the CHOICE website. ■

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* Indicates an update of a previous report, additions or corrections to reports, small follow-up items, letters or recalls.


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All you need is the model name and number of what you want to buy, the price you want to beat, and your CHOICE subscriber number (from the mailing label with the magazine).

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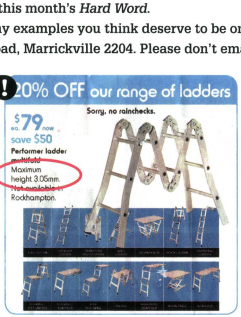
The winner of best entry for this month is Y Pameijer, who sent in ads about ladders and toenail clippers for the long-armed. Thanks also to E Paling, B Drake, N Frost, S MacDonald, G Rew and A Gibbons for their contributions to this month's *Hard Word*.

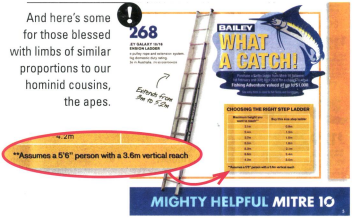
If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville 2204. Please don't email us your entries — we need the originals.

**Ladders for all sorts**

This versatile-looking one won't actually get you far off the ground …




And here's some for those blessed with limbs of similar proportions to our hominid cousins, the apes.


268
BY BAILEY TWIN EXTENSION LADDER
Extends from 2m to 4.27m
**Assumes a 5'6" person with a 3.6m vertical reach
BAILEY
WHAT A CATCH!
CHOOSING THE RIGHT STEP LADDER
MIGHTY HELPFUL MITRE 10

**Treat Yourself To A Pedicu**
**Long Handled Scissors**

Clever long handled design with cushioned grip provides greater leverage and lets you reach your toenails without bending or straining. Perfect for those with limited reach, the angled blades make clipping straighter and neater... preventing ingrown toenails. Made from strong surgical stainless steel which stays sharp for longer. 20cm L.

**J723 EASY GRIP PEDICURE SCISSORS $9.90**

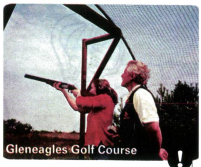
**We reckon you'd still have to bend to use these toe-nail scissors…**

… unless you're one of those 5'6" apes with a 3.6 m reach from the ladder ad above.

**Specialist attire for the fine sport of sledging.**

(Excluding Some Items)
Wyld 4 U
Your 1st Stop for Quality Fashion
Now Cordelia St Arrivals in Store Now
Nothing Over $69.95
(Excluding Some Items)
No.102 Ph 9172 1009

**So, *almost* nothing over $69.95**




**Duck!**

As A Gibbons points out, "When they yell 'fore!' on this golf course, you'd better look out!"

**We didn't know there was a market for hand shredders**

A couple of glasses of red combined with an ordinary metal cheese grater works quite well, too.